

HAND BOOK *of* Modern Business Correspondence

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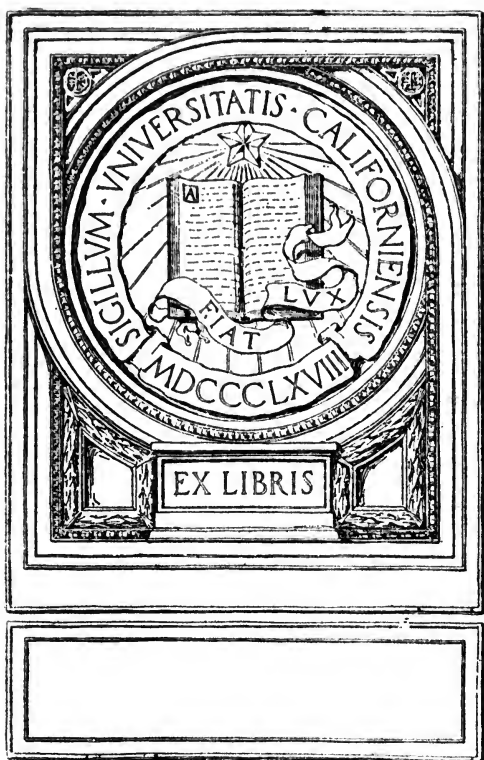


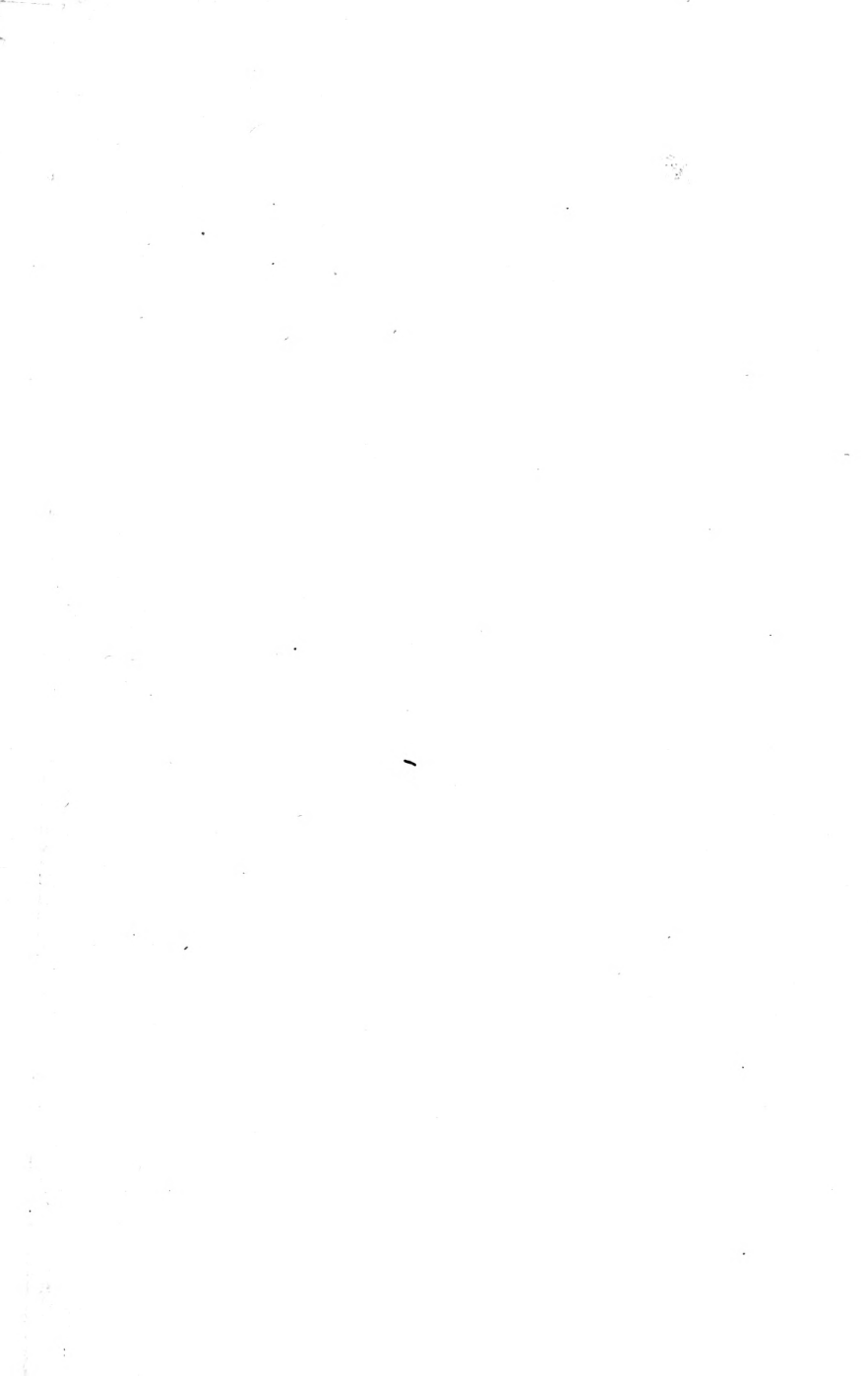
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By

FORREST CRISSEY





Hand-Book of Modern Business Correspondence



By FORREST CRISSEY

Assisted by a Corps of Correspondence Specialists



1908
THOMPSON & THOMAS
Chicago

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PREFACE.

This book is intended to be of assistance to the *commercial student* who has not yet entered the business world and who wishes to obtain a clear idea of the requirements of business so far as letter-writing is concerned. It is also designed to meet the needs of *stenographers*, *correspondence clerks* and all classes of clerks and *office men*; not only those who may be called upon to write or dictate an occasional letter, but also those in the most responsible positions who may desire to make a study of the ins and outs of a complex and highly perfected correspondence system or the skillful construction of letters. Again, it has been the aim to make it useful as a book of reference for the active business man, in city or country town, who has to deal with the problems of his own correspondence—always increasing as his business grows.

INTRODUCTION.

In recent years business correspondence has expanded to imposing proportions. From comparatively a simple and direct task it has grown, in its larger development, to a vast and complex agency for the discharge of affairs demanding the application of those principles of method and system which have been essential in bringing other phases of modern commercial life to their present high state of development.

This expansion of business correspondence, however, has been so rapid that, generally speaking, it has not received the serious and practical study it deserves and demands. Consequently, it has been the field for much haphazard effort, blind groping and costly experimenting.

The old-time business man was not surrounded with a corps of office assistants. The "correspondence clerk" was practically unknown to him. The

stillness of his office was not punctured with the rattle and ping of the writing machine. Business was a simpler problem and lacked the multiplicity of details today characterizing it. The departmental features of organization had not been evolved and the proprietor was the mainspring of every effort.

He looked upon letter-writing as one of the most important parts of his work, having a strong and direct influence upon the success of his undertakings. Delegating the work of correspondence to a subordinate was practically foreign to his mind. In this part of business routine he was not content merely to suggest and dictate; he clung tenaciously, jealously, to the discharge of details by his own hand.

The merchant wrote his own letters, in a methodical, careful manner. Upon what he said, his distant correspondent would base actions which might involve serious consequence if wrongly interpreted. He realized that he must make his statements complete, clear and comprehensive because, owing to distances and the uncertainty and infrequency of mails, too much valuable time would be lost if it became necessary to again exchange letters to

elucidate obscure or ambiguous paragraphs. He did not have the telephone or the telegraph at his finger tips by which to get into instant communication in correcting a quotation, in explaining a point, or in qualifying a letter mailed, perhaps, only the day previous.

To the old-time correspondent it was important that each letter expressed fully, clearly and exactly what he intended to say, leaving no possible opportunity for misunderstanding or quibbling. He was not lacking in brevity, where brevity was permissible and essential, but he did not allow it to degenerate into hurry and curtness. He was exceedingly observant of the proprieties, and was, withal, pleasingly courteous, if somewhat formal, in his style and diction.

It must be admitted that, in some respects, there has been a decided decline in the art of letter writing. We write millions more letters than did our grandfathers, but the increase in volume has brought with it an automatic, artificial, machine-like ring which adds neither strength nor utility. An examination of a file of old letters reveals not only a remarkable grasp of details, but a fitness and court-

liness too often totally lacking in the mechanical, curt, cut-and-dried letters of to-day.

Admitting that a great mass of modern correspondence is necessarily routine in its character, there is yet a vast opportunity for improvement in the letters which are necessary between the various departments of a business, and between the firm and the customer.

Take the average merchant or manufacturer in his office or salesroom and he will quickly demonstrate that he can forcefully express himself and convincingly impress his customer. The words in which he urges his claims are ready and tactful, and his strong individuality adds weight to his argument and value to the result.

But when most of these men are confronted with the morning's grist of incoming letters (customers under a different guise) the easy, confident manner disappears; their dictation is awkward, stilted and halting; the letter lacks that spontaneity and forcefulness which mark the personal conversation of the same men. They make a failure, perhaps without realizing it, of a most vital and important factor in the transaction of business.

Then the fact that a vast volume of important letter-writing must, in the complex nature of a modern business house, be delegated to "correspondence clerks" who are not equipped with either the experience or the judgment of a trained executive, involves one of the most perplexing problems in business organization. How may the army of clerks in a large establishment be so instructed, guided and inspired as to grasp the policy of the house, and pitch their letters in a tone that will reflect that policy and give to the entire correspondence of the establishment a certain uniformity and individuality?

So pressing has this question become that one of the watchwords of the business world to-day is the terse demand: *Key up your correspondence!*

Again, the immense volume of latter-day business letters has compelled the devising of mechanical helps, to the end of facilitating the rapid and accurate discharge of affairs.

The most admirable and complete "system" can never take the place of "good business brains"; but these mechanical aids can and do accomplish wonders in the economy of time, in the prevention of mistakes, in the relegation of mere routine details to

subordinates, and in the sharp focussing of essential information upon the desks of executives. Thousands of business men at the head of comparatively large establishments are eagerly seeking information regarding the most advanced and practical methods and devices of this kind.

While it is impossible, in the space of a comparatively condensed handbook, to present all the forms and devices necessary fully to cover every exigency and situation, the editor has held himself to a consistent effort to deal with typical situations with a definiteness that will be of practical assistance in suggesting to any person of ordinary resourcefulness the manner in which the general principles here advanced may be adapted to his individual needs.

It is not claimed that the forms and examples given in this book are above criticism; but it is believed that they are in advance of those generally in use. Certainly all of them are thoroughly practical as they have been tried out in actual use, under exacting conditions, and have produced results of the most satisfactory kind.

FORREST CRISSEY.

THE HANDBOOK OF MODERN BUSINESS CORRESPONDENCE.

HOW TO CONSTRUCT A LETTER.

A well constructed business letter should ordinarily consist of about five or six definite parts, as follows: 1, the date; 2, the name and address of the party written to; 3, a short paragraph of acknowledgment or salutation; 4, one or more paragraphs containing the gist of the letter; 5, a supplementary or concluding paragraph; and 6, the signature.

As a concrete example of this method of construction the following letter will serve:

1. Chicago, Ill. 190..
2. Mr. James Brown,
Minneapolis, Minn.
- Dear Sir:
3. We are in receipt of your valued favor of the 5th inst. and are pleased to mail you a copy of our latest catalogue under separate cover.
4. We will quote you our dealer's discount of 25% from the list given on page 85. We make this concession to

you for introductory purposes. If you will send us the order this month we will include an extra pair of finely modeled oars.

We call your special attention to the new design of clinker-built shown on page 50. This is an excellent boat in every respect and you cannot help admiring its beautiful lines. While we are obliged to ask \$5.00 extra for this style, on account of the extra material and work involved, we are certain that you will feel that you have gotten more than value for the difference in price.

There are cheaply made, poorly modeled boats on the market claiming to be equal to the "Empire," but are really weak and inferior in design, construction and other desirable qualities of a safe and dependable boat. The "Empire" boats are hand-made throughout and are light and staunch and graceful. We are so confident that any of our boats will please you that we are willing to ship the one selected on ten days' approval, to be returned at our expense if not exactly as represented.

5. Thanking you for the inquiry and hoping that we may be favored with your order this month, we are

6. Sincerely yours,
EMPIRE BOAT COMPANY,
By.....

Great care should be taken to get names and addresses correctly written on letters and envelopes.

Carelessness in addressing an envelope may cause uncertainty on the part of postal clerks and carriers, and such letters are either missent or opened by a wrong person through mistake. Others, because of some point of identity which arises in the mind of a post office clerk may be laid aside to await reference to the directory, thus causing delay.

Another reason for accuracy in this respect is the impression that may be made in the mind of the recipient of the letter. Nothing appears so disgusting to a person of fine discernment as to see such important details dealt with in a slipshod, haphazard way, and it does not increase his respect for the writer of a letter to see such evidence of a careless disposition.

But the most important reason for care and painstaking lies in the extreme sensitiveness of some, yes, a great many people, as to the exact style of their name. Unauthorized abbreviations should never be permitted. It is taking an unwarranted liberty to write a man's name in any other manner than that he has adopted in his signature and on his stationery.

For instance, if a man's name is "James C. Flanner," it should not be written "Jas. C. Flanner" or "J. C. Flanner." The same rule applies to company

names. If the name of the company is THE INDEPENDENT MACHINERY COMPANY it should be written in full and not, as some tired stenographers would put it, IND. MACH. Co. The adjective "The" is in some cases a part of the corporate name and should be spelled with a capital.

The ampersand or character "&" is generally used only in names of partnerships or in railroad initials, as SMITH & JONES or L. E. & W. It would hardly be used instead of "and" in THE CONTRACTING AND DREDGING COMPANY or in LAKE ERIE AND WESTERN RAILROAD when written out.

Another detail which makes an incorrect or awkward appearance and which is never used by intelligent correspondents is the placing of two titles on the same line. To write:

"Mr. John Jones, Esq.,"

would be incorrect; it should be either "John Jones, Esq.," or "Mr. John Jones." Another example would be:

"Mr. William Cooper, Manager,
Cooper Optical Company."

The better form being:

“William Cooper, Manager,” or

“Mr. William Cooper,

Manager, Cooper Optical Company.”

A review of a large number of letters from various correspondents reveals an almost common lack of facility or grace in beginning. There is an abruptness and awkwardness about many of them that seriously detracts from the strength of whatever may be said in the subsequent paragraphs. This inelegance of introduction is due to evident haste in the work and a carelessness which a very little attention will remedy. Here are a few examples of wrong introduction:

(a) Will you please tell me why we have not received your order for furniture, or why we have had no response to our previous letter?

(b) Your favor received. We have mailed you a copy of our latest catalogue under separate cover.

(c) Dear Sir:

We have never made any hardware trimmings for any of the parties you refer to, and consequently are not fully conversant with your requirements; but if you

will send us a sketch or a sample we would be glad to go into the matter and submit quotations.

Let us examine these examples in the order named:

(a) This opening sentence borders closely on the impertinent and is very likely to arouse a feeling of resentment. There might be many good reasons why the recipient of the letter had not bought furniture of the house writing this letter. However, the blunt, dictatorial demand for a reason is not calculated to inspire the recipient to state his reasons. The use of the adverb "please" scarcely redeems the sentence from its seeming rudeness. A better and more acceptable form of "follow-up" enquiry would be:

"If entirely convenient we would very much appreciate a reply to our recent letter."

(b) This is abrupt, inadequate, indefinite and lacking in courtesy. "Your favor received" does not sufficiently identify the letter referred to. The reply would be more pleasing and courteous if constructed as follows:

"We have your valued favor of the 16th inst., for which we thank you. We are

pleased to mail you a copy of our latest catalogue under separate cover.”

(c) This plunges into the reply without any of the customary acknowledgments. While we may admit that these forms of courtesy are purely and simply *forms*, they nevertheless serve an important and indispensable office in the practice of letter writing and cannot properly be omitted. A few additional words in this instance would relieve the paragraph. As instance:

“Replying to your favor of the 14th inst.
we would say that we have never made....
.....”

Other forms of courteous and agreeable introductory paragraphs are quoted from various sources as follows:

“Dear Sir:

We acknowledge receipt of your favor of recent date on the subject and take pleasure in sending our catalogue under separate cover.”

“Dear Sir:

We are in receipt of your valued letter dated the 5th inst. and are pleased to mail you a copy of our latest catalogue under a separate cover.”

“Dear Sir:

We appreciate your inquiry for our booklet, and are sending it under separate cover, together with samples.”

“Gentlemen:

In compliance with your esteemed inquiry of recent date, we promptly forwarded our complete catalogue and supplement, but as yet have not heard from you. We beg to ask if the catalogue was received. If not, we will be glad to forward duplicates promptly upon receipt of your further advice.”

“Dear Sir:

This will acknowledge your valued favor of the 27th ult. We will be pleased to arrange the shipments according to your request.”

“Gentlemen:

Replying to your esteemed favor of the 10th inst. we beg to say.....”

“Gentlemen:

We have your favor of the 15th inst. regarding....., and in reply would say.....”

“Gentlemen:

Your esteemed favor of Thursday is at hand. We cannot say immediately.....”

“Dear Sirs:

Pursuant to the request in your esteemed favor of the 8th inst. we have pleasure in quoting you as follows.....”

“Gentlemen:

Complying with your valued inquiry of the 5th inst. we beg to quote you as follows:”

“Gentlemen:

It gives me pleasure to acknowledge your esteemed favor of the 9th inst. and to say.....”

Whenever possible the second paragraph of the letter should contain the back-bone and *vitals* of the subject. After the courtesies of the opening paragraph, strike straight from the shoulder and pin the attention immediately to the answer or the quotation or proposition. It may be necessary to divide the meat of the letter into two and sometimes three paragraphs. Usually it is better to do so. This will aid the eye and thus facilitate mental grasp and assimilation. Care should be taken, however not to allow the paragraphing to break the continuity of thought or argument.

When the story has been told, there remains the closing paragraph, and it is essential that this be as

neatly turned and as graceful as the opening of the letter. Very properly this main paragraph may be followed by a penultimate or secondary one containing points of commendation or solicitation—possibly of qualification. No specific rule can be given for this; the general tenor of the letter must pitch the key for the character and tone of the next-to-the-last paragraph, and its strength and forcefulness will depend upon the ability of the writer.

There seems to be a divergent opinion regarding the proper term of respect in signing a letter. The very respectful Colonial style of signature has been succeeded by the briefer and less ceremonious “Yours truly,” which is now in harmony with present-day brevity and terseness of business correspondence.

The choice of signatures must be a matter of personal preference. “Yours truly” means nothing, and very little meaning can be squeezed out of any of the others. The following rule should obtain, however, in signing company or firm names; all letters should be signed exactly the same, no matter in what department they were dictated. This uniformity of firm-signature will mean much in establish-

ing in the minds of customers a feeling of concentrated individuality. The recipient of letters from any department is made to feel that the house has a personality indicated by the signature. If the manner of signing letters is left to the choice of the various department heads, the result upon the mind of a person receiving a letter from the house which is closed in terms of respect different from that of preceding letters is a feeling that he is dealing with a different person from the one writing the former letter; consequently, he is inclined to wonder if his latest correspondent is entirely familiar with the relations which he maintains with the house, and with his particular needs and requirements.

The forms most frequently used are as follows:

Yours truly,

Very truly yours,

Yours very truly,

Very sincerely yours,

Sincerely,

Truly yours,

Sincerely yours,

Respectfully yours,

Yours very respectfully,

Yours cordially,

Yours, etc.,

Very heartily yours,

The correspondence clerk will find it to his advantage to extend his vocabulary and strengthen his command of the English language in every way possible. He should be well versed in the use of synonyms and antonyms, not for the purpose of loading his letter with unnecessary verbiage, but in order to avoid awkward repetition and tautology. The perusal of the best authors and essayists and also of the best writers in the daily newspapers will greatly aid in the acquisition of a flexible, graceful and terse style of diction.

There are several little works published which will be of aid in this connection, among which may be mentioned:

“Words and Their Uses,”

“Desk-Book of Synonyms.”

Prof. Genung, in one of his valuable books on the subject of English, lays down the following rules governing the choice of words:

“In the choice of words, let the paramount consideration be exactness. That is, seek to say pre-

cisely what the thought requires; neither more nor less. This demands, of course, close scrutiny of meanings, and independence of current fashions in words. 2. Seek to have at command more than one expression for the same thing. Not that several forms are in any case to be employed, but it often happens that if the writer has not thought broadly and deeply enough to have more than one expression for his idea, the one that he has will be meager. 3. Cultivate the habit of observing the derivation and history of words. A word whose etymology is known defines itself; the writer feels its force intuitively and need not depend on a dictionary. 4. Enlarge your vocabulary by diligent study of usage in the best writers. The true meaning of words is expressed only when they are interwoven with other words. No fineness of usage can be acquired from the dictionary alone. 5. Technical terms should not be used when they are not likely to be understood. 6. Beware of *fine writing*. By fine writing is meant the use of pretentious terms for trivial ideas."

Never allow a letter to leave your office with errors, corrections, erasures or interpolations. If

there has been a typographical error, or a wrong word used, or a word misspelled, have the letter re-written entirely. A rigid rule that no corrected, erased or bungled letter will be allowed to pass will exercise a wonderful influence with clerks and stenographers. It will enforce carefulness and neatness.

Envelopes should be addressed on the machine by the operator who writes the letter. Some concerns make a practice of having their envelopes addressed in long-hand, but very few office boys or stenographers write a clear, legible hand, and addresses thus written are careless and often incorrect. It is bad form to address the envelope in script when the letter is typewritten, and the practice should not obtain with any firm wishing to make the best impression with its correspondents.

It may be said in objection to the above that the address on the envelope is of no importance, as far as appearance goes; that the mail is opened by the office boy or other subordinate and does not reach the eye of the principals. In some very large concerns this is true. In thousands of others it is not true. The proprietor or managing official often per-

sonally opens the mail, and the neatness and general appearance of the envelope and address, and its correctness, will either consciously or unconsciously make its impression upon his mind. It isn't safe to take chances with as seemingly an unimportant detail as the address on the envelope, even though it may or may not reach the eye of the man to whom the letter inside is directed. Carefulness must be the keynote in *all* details of correspondence. It is a habit with some very careful concerns to have each stenographer put a single initial or number in one corner of the envelope, so that in event it is returned on account of incorrect address, the one responsible for the carelessness can be located and cautioned.

HOW TO ANALYZE A LETTER.

To the trained mind of a competent business executive, the analysis of a letter is practically an unconscious and intuitive process; and if only minds of such caliber and equipment were called upon to perform this task there would be no need to discuss the principles underlying that process or to seek to make it a matter of deliberate and careful practice instead of an intuitive and sub-conscious mental action. But the fact remains that, in the business world of today, comparatively few of the men charged with the responsibility of handling the larger part of the vast volume of letters received by commercial houses have the discipline, the experience and the seasoned judgment which make specific advice upon this subject unnecessary.

This is by no means a reflection upon the intelligence and acumen of the average correspondence clerk; it is simply another way of saying that his lack of years of experience as a responsible executive may, and should, be offset, in this particular,

by the observations of those who have been compelled to "blaze the trail" and find their own way through a maze of perplexing difficulties, without aid or guidance from any source save their own native wit and abilities. To doubt that the younger correspondence clerks will eagerly avail themselves of any practical and sound aids that offer is to underestimate the high average of intelligence that is to be found in those who follow this calling.

Invariably the first step in the analysis of a letter is to ascertain the character and extent of *the order*, if there be one, and next to raise the question: Does this communication contain any covert meaning, any hidden point or implication, not clearly apparent on its face? No matter how routine its nature, it is never safe to allow a letter to pass the lines and be answered without this challenge. Probably every reader who has had a considerable experience in the handling of letters will be able to recall several, if not many, instances in which he has been caught in a cunningly devised trap through his failure to raise this question and scrutinize the letter in hand with a view to uncovering a well-concealed meaning, a vital point so artfully

couched in the language of diplomacy that only the direct challenge could be relied upon to reveal it.

Successfully to "read between the lines" of a letter requires a consideration of the personality of the one who has written it. Always the personal equation must be brought clearly into view. Without this, the import of any letter cannot be rightly weighed or estimated. Where the writer of the letter is personally known to its reader, this process devolves upon the ability of the latter to form a fairly correct judgment of human nature; but when the parties to the correspondence are personally unacquainted, the reader must determine the personal equation from the general "ear marks" of the communication.

If it bears on its face the evidence that it is written by a person of good intelligence, of shrewdness, of experience, the reader will naturally and rightly attach more significance to a phrase which is open to a double interpretation than he would if it were written by a person evidently unskilled in the arts of diplomatic expression. Then, too, the reader of the letter will bring to bear on this point all his knowledge of the character and stand-

ing of the house from which the communication comes. If the establishment has a reputation for honest and straightforward dealing, he will not be as ready to impute to its letter a concealed meaning as if it were generally thought to be inclined to be tricky or on the watch for every advantage of a doubtful character that might offer.

However, the only safe line for the executive or the clerk having the handling of correspondence to follow is to apply to every doubtful paragraph, sentence or phrase the fullest measure of scrutiny and to frame his answer accordingly.

As a general thing, the dangerous or concealed clause of a letter written with the deliberate intent to confuse or deceive will be found in a sentence that, at first reading, appears to be incidental to the main statements or those sentences which the writer would have the reader consider as the principal ones. For this reason, the questionable clauses are seldom found at the beginning of a letter. If the writer is especially skilled in the art of diplomatic correspondence, the phrases which are intended to entrap the reader will probably be found towards the close of the communication. This

arrangement is based on the shrewd observation that letters are often, if not usually, read in a careless and hurried manner and especially so with reference to their closing sentences. In other words, the mind of the reader is more apt to wander and to lessen its concentration after it has assimilated the main body of the letter and has approached the conventional expressions of respect and courtesy with which even purely business letters are commonly brought to a close.

Another, and perhaps the principal, reason why the attention of the reader is generally less acute in considering the later than the earlier paragraphs of a letter is because his mind has already begun to busy itself with the answer that he proposes to make. Only a little self-observation is required to demonstrate this tendency to slight the reading of the concluding portions of a letter.

Realizing this human weakness, the correspondent who wishes to have a questionable statement pass without challenge—and thereby to fix the responsibility of acceptance upon the recipient—is naturally inclined to place it near the termination of his letter.

This practice also gives the conniving correspondent the benefit of chance interruptions which operate to divert the attention of the reader. While this exigency is only a "chance" it often intervenes and is as effective as if its occurrence did not depend upon accident rather than upon some dependable law.

By reason of the fact that statement by indirection is invariably a longer process than the simple "Yea, yea and nay, nay" of undisguised directness, the longer the letter the more likely is it to contain purposely confusing and ambiguous phrases. A multiplicity of words is sufficient warrant for the close and critical inspection of a letter, with a view of detecting hidden interpretations and double meanings. Very few correspondents are sufficiently adroit in the language of diplomacy to introduce a doubtful clause without attempting to divert attention and "cover his tracks" by a series of sentences leading away from the vital point at issue. This process requires space and consequently the use of much space furnishes grounds for the suspicion that the multiplying of words is with the purpose of befogging the mind of the reader and drawing his atten-

tion from something which he should carefully ponder in all its possible meanings.

A common fault of the readers of letters is a failure to give proper attention to their dates and to dates mentioned in the bodies of the communications. Often these have a most important bearing on the subject matter in hand, and the failure of the recipient to grasp this significance at first reading is quite likely to involve disagreeable blunders and delays, and in some instances a considerable money loss because of failure to make deliveries or complete work on or before a certain specified time.

LETTERS OF PROMOTION AND EXPANSION.

Letters intended for promoting and expanding a business usually originate with the Advertising and Promotion Department and are not in direct answer to letters received from customers. Such letters are printed in large quantities, usually in imitation of typewritten letters, and have the individual or firm name carefully "filled in," so that the recipient is led to believe that it is a personal and direct appeal to him.

The writing of letters of this class is an art in itself, and upon the cleverness and salesmanship with which they are constructed depend the actual results in sales created. Mere bulk and quantity are not effectual. There must be a persuasive personal, "pulling" element, else the campaign will be fruitless. Nearly every live and progressive business corporation is provided with lists of possible customers and to these names the letters of promotion and expansion are sent. The best results are obtained when the campaign is definitely and wisely planned, and

embraces a series of letters, circulars, bulletins, catalogues, etc. Very often it is only after the second, third or fourth letter is sent, that a reply is received, indicating that a single volley from the firing line would be inert and ineffectual.

Excellent work is also accomplished by an intelligent publicity campaign based upon lists of the regular house customers. Fidelity to the firm can be fostered and strengthened by this process, and very frequently orders saved which would have been picked up by a competitor's salesman.

Many firms with large lists of customers would find it highly profitable to watch more closely this particular feature of their business. One firm, under the writer's observation, makes a specialty of friendly letters to customers whose accounts do not average as large as might reasonably be expected. The first year this development work was tried as an experiment, the increase of sales that could be credited to this campaign amounted to more than \$100,000, and as the net profit was from 15 to 20%, it may be easily conceded that it paid handsomely.

For this work cards were prepared having blank spaces for recording certain technical information

relating to each customer. Spaces were also arranged for showing the total purchases by months. One of the special cards was designed as follows:

NAME						TOWN					
Street Address											
Business						Rating					
Ledger Account											
Jan	Feb	Mch	Apr	May	June						
July	Aug	Sep	Oct	Nov	Dec						
Literature Sent											
1	2	3	4	5	6	7	8	9	10	11	12

The "tab" system was adopted, as it permitted of the same file being used for general circular work. A tab in "first position" indicated one character of customer, as, for instance, a Contractor. Tabs in "second position" denoted a dealer who carried a regular stock, etc.

Cards were distributed in files geographically.

All actual customers were entered on white cards; prospective customers on pink cards. As soon as a "prospective" was turned into an "actual," the name was transferred. The pink card in that case being dropped into the back end of the tray, serving graphically to illustrate how many "prospectives" had been converted each month.

A series of form letters were used, these being rewritten at frequent and regular intervals, so that the same customer did not receive two exactly alike. Letters were sent out between the 15th and 20th of each month. Every effort was made to put individuality and sincerity into each letter. The replies were encouraging in many ways, and, besides picking up orders that would otherwise have been lost to an energetic competitor, they served to bring the customer and the firm into closer relationship. Various examples of the letters used in this work are submitted later in this chapter. They are offered as suggestions, subject to adaptation to individual needs, and not as set forms to be slavishly followed.

The soliciting letters submitted here are copies of a series prepared for a wide-awake, aggressive concern. They were used, one season, with very profit-

able results. Each season a new and fresh series was arranged.

Purchasers below the average:

White & Company,
Akron, Ohio.

Gentlemen:

In looking over our Sales Record we discover that we are apparently not getting our usual amount of orders from you. We do not know how to account for this, but sincerely hope that it is not due to any serious fault or oversight of ours.

Perhaps our Mr. _____ does not get around frequently enough to suit your convenience. We know that he is active and aggressive, but he has a large territory, and it may be necessary to effect some different arrangement in that respect.

We wish you would write us frankly about the matter, so that we may have the benefit of your opinion. Do not hesitate at any time to send orders by mail. We will appreciate them and will make every effort to ship exactly what you want and get it to you promptly.

Mr. _____ will be credited for the sales just the same as if he took the order in person.

We have an unusually fine line of _____, just received, and can quote you an exceedingly low price. Can we not have an order for at least six cases?

Sincerely yours,

H. A. HANSEN,
Sales Mgr.

Irregular Purchaser:

White & Co.,
Akron, Ohio.

Gentlemen:

In looking over our Sales Record we find that we have not been favored with your order since

Was there anything wrong with our last shipment? What have we done or left undone to merit a total eclipse?

Our Mr. reports that he makes his usual calls upon you, but that he has been unable to secure your orders.

We want you to feel that we fully appreciate your past favors and hope that we may count on a continuance of them as long as we show a disposition to do our part fairly. If there has been any seeming friction that needs explanation, please do not hesitate to write us fully and plainly. *We want your business.*

How are you fixed for? We can quote a specially low price just now.

Sincerely yours,

H. A. HANSEN,
Sales Manager.

The following series of successful, business-bringing letters were used by another manufacturing company.

Circular Letter "A":

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

In looking over our records, we notice that in we sold you a small lot of, but have had no orders from you since. We wish you would do us the favor to advise if the goods sent you were not satisfactory, and if that is the reason that we have not had further orders from you? If such is the case, we would ask that you send us another order and receive the improved quality that we are now able to furnish. We are confident that the new will give you the greatest satisfaction.

Enclosed find our quotations, which are as low as can be made on any of equal quality.

Please let us hear from you in reply, even if you will not be able to send us an order at the present time, as we are desirous of arranging to furnish you, if possible, the you will use in the future.

Yours sincerely,
MAXWELL & COMPANY.

Circular Letter "A" 2:

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

We have been hoping to hear from you in answer to our letter of, in reference to our improved We

are very anxious to have you use our and feel confident that the quality is such that you will be greatly pleased after giving them a trial.

We are willing to accept your order, guaranteeing that the will be satisfactory in every respect, or if you wish first to try a sample we will send you two for that purpose without charge if you will fill out the blank enclosed, so that we will know just what sizes to send you.

We will consider it a favor if you will let us hear from you, so that we may know exactly how the matter stands.

Yours sincerely,

MAXWELL & COMPANY.

Circular Letter "A" 3:

Jones & Son,

Indianapolis, Ind.

Dear Sirs:

We wrote you under dates of and soliciting your order for our In these letters we guaranteed that the goods would be entirely satisfactory to you, and offered to send you two samples free of charge if you would favor us with the necessary information on the blank we enclosed.

We have not heard from you in reply. Kindly advise us if we may not hope to do some business with you?

We trust that our new catalogue has reached you, and that you are pleased with it.

Yours sincerely,

P. D. HANSON COMPANY.

Circular Letter "A" 4:

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

We have written you several times regarding the and soliciting at least the privilege of sending you samples of the new style, but have received no reply. Our Mr., who visits your city, will call upon you as soon as he can do so. We have written him to bring the matter of the new to your attention, and give you such information as is perhaps not convenient for you to ask us to do by letter.

Meantime we would be pleased to have you favor us with a sample order, as we are certain a trial will convince you of the superiority of these.

Yours sincerely,
MAXWELL & COMPANY.

The following forms were used in territory where no salesman was employed:

Circular Letter "A" 4:

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

We have written you several times regarding our, and soliciting at least the privilege of sending you samples of the new style but have received no reply. We have no traveling salesman

in your locality and our only means of communicating with you is by correspondence and through the medium of our catalogue. Will you not kindly favor us with a reply to our former letters and at least fill out the sample blank we again send you, and allow us to forward you two of the new for trial. Awaiting your favorable reply, we are,

Yours sincerely,

MAXWELL & COMPANY.

Circular Letter "A" 5:

Jones & Son,

Indianapolis, Ind.

Dear Sirs:

Despite our various letters to you soliciting a trial order for, or at least the privilege of sending you the samples free of charge upon receipt of the necessary information, we have failed to obtain any reply from you.

We cannot but believe that this is due to an oversight on your part and once more write you, taking the liberty of enclosing a stamped envelope addressed to ourselves, for your reply. We enclose quotations and request-blank for samples.

We know that we can give you a very superior and feel confident that if we can only induce you to try a sample without expense to yourself that you will favor us with future business.

By kindly using the enclosed envelope and request-blank you will greatly oblige.

Yours sincerely,

MAXWELL & COMPANY.

Circular Letter "A" 6.

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

We would consider it a favor if you would let us hear from you in answer to our letter of, in reference to We are positive that the improved style we are now sending out will please you. If for any reason you have begun to buy other, we would like to have you give us an order, which we will accept, guaranteeing that the will be satisfactory in every respect. If you prefer to try a sample first we will send you two for that purpose without charge. Kindly fill out the blank enclosed, so that we will know just what to send you.

We enclosed a stamped envelope with our previous letter and we will consider it a favor if you will let us hear from you, so that we may know how the matter stands.

Yours sincerely,
MAXWELL & COMPANY.

Circular Letter "A" 7:

Ewer, Indet & Co.,
Chicago, Ill.

Dear Sirs:

In your letter of you stated that you thought you would be able later to send us an order for Your order has not yet reached us and we hope it has not been placed elsewhere. The

..... we are now sending out are giving universal satisfaction and we know that they will certainly please you.

Can we have the order?

Yours sincerely,
MAXWELL & COMPANY.

Circular Letter "A" 8:

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

We have your favor of and have sent you, in accordance with your request, two of our, for which we make no charge. We would like to have you give them a thorough test and are sure their superiority over other patterns will be apparent.

Please note the careful construction in every detail. Although sold at a low price we do not believe you will find anything on the market to equal them in design or finish.

Please let us hear from you after you have given them a sufficient trial.

Yours sincerely,
MAXWELL & COMPANY.

Circular Letter "A" 9:

Jones & Son,
Indianapolis, Ind.

Dear Sirs:

About ago, pursuant to your request on our blank, we sent you two samples of our We have not had a

report from you and wish to ask if the samples were entirely satisfactory?

We sent these samples to a large list of our customers and have received an extremely gratifying per cent of orders. We know that the goods will suit you and are very anxious to have you try them thoroughly.

If our previous samples were mislaid, or were unsatisfactory, or you wish to try again before placing a definite order, kindly write us. We are enclosing another trial order blank and hope to have a report from you within a few days.

Yours sincerely,
MAXWELL & COMPANY.

The following series of letters was used by an electrical manufacturing company and proved highly satisfactory in the results obtained.

The complete set is given to illustrate how a circular letter may be adapted to the various kinds of machines in which the man is most likely interested and which serves to gain his attention more certainly than would a general letter.

Information of new plants, new additions, fires, etc., was received daily from press clipping bureaus and trade papers. This information was carefully classified and the proper form letter number marked opposite each item.

Form Letter No. 1—Mills, Machine Shops, Etc.:

C. B. Randall Co.,
Riverside, Mo.

Dear Sirs:

We wish to ask if it will not be possible for us to interest you in the matter of lighting your plant by electricity, or operating a part or all of your machines with electric motors?

We make a specialty of Generators and Motors for mills, mines, factories and machine shops, and if you will give us the opportunity we are quite certain that we can show a large margin of saving in favor of electric drive as compared with the usual multiplicity of shafts, belts and pulleys.

Our Generators and Motors are in use in many of the largest manufacturing establishments in America, and are, without exception, giving the utmost satisfaction.

We will be pleased to submit prices and any other information which you may desire, or, if it would be of service, have one of our engineers consult you. Kindly examine Bulletin No. —, which we are sending under separate cover.

Awaiting your reply with interest and thanking you in advance for your courtesy in this matter, we are,

Sincerely yours,

ELLISON ELECTRIC CO.

Form Letter No. 2—"Follow Up":

C. B. Randall Co.,
Riverside, Mo.

Gentlemen:

On we wrote you regarding the possible use of generators and motors in connection with your proposed improvements. We have not had a reply to our letter, and perhaps it has not reached you.

We make a specialty of Generators and Motors for mills, mines, factories and machine shops, and if you will give us the opportunity we are quite certain that we can show a large margin of saving in favor of electric drive as compared with the usual multiplicity of shafts, belts and pulleys.

Ellison Generators and Motors are in use in many of the largest manufacturing establishments in America, and are without exception giving the utmost satisfaction.

We will be pleased to submit prices and any other information which you may desire, and hope that we may have the pleasure of securing your business.

Trusting that we may have a reply, and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 3—Mines and Milling:

C. B. Randall Co.,
Riverside, Mo.

Gentlemen:

We wish to ask if it will not be possible for us to secure your order for the electrical

machinery, Generators or Motors which you may contemplate purchasing. We are manufacturing both Direct and Alternating apparatus, and have made a specialty of long-distance transmission of power.

Our Direct and Alternating current machines are extensively used in Mining and Milling work. All of the installations have been eminently successful and satisfactory. If you are in the market we will be glad to submit plans and estimates or to have one of our engineers consult with you.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 4—Fire:

C. B. Randall Co.,
Riverside, Mo.

Gentlemen:

We regret to learn of your loss by fire and hope that you will be able to resume operations without serious inconvenience or delay.

Do you not think that this would be an opportune time to abandon the old methods of transmitting power through shafting and belts and substitute the safer and more economical electric power? We make a specialty of generators and motors for mills, mines, factories, tanneries, machine shops and wood working plants, and if you will give us the opportunity we are quite

certain that we can show a large margin of economy in favor of electric drive.

Ellison Generators and Motors are now in use in many of the largest manufacturing establishments in America and are without exception giving the utmost satisfaction.

We will be pleased to submit prices and any other information which you may desire, or we will send a competent engineer to consult with you without expense.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 5—Tanneries and Leather:

C. B. Randall Co.,
Riverside, Mo.

Gentlemen:

We wish to ask if we can not interest you in the matter of Generators and Motors for operating your plant.

We have made a special study of Tannery and Leather working machines, and have a number of very satisfactory and successful installations to our credit. A recent contract was for the entire equipment of the Willson Tannery plant at Dunkirk.

Our motor is strong and compact and is especially adapted for driving fleshing machines, tan drums, hair washers, Bate wheels, etc. We have been able to effect a saving of half the power, besides materially increasing the daily output of the driven

machines, because of the high efficiency obtained and positive character of the applied power.

If it would be of service we would be glad to have one of our engineers, experienced in the equipment of tannery machines, consult with you.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co

Form Letter No. 6—Electric Railways:

Wahoo Valley Traction Co.,

Wahoo, Ky.

Gentlemen:

We wish to ask if we may not have the opportunity of submitting bids for the Power Generators, Switchboards, Instruments, etc., which you will need in the railway work which you contemplate.

We are making a specialty of power generators for both direct and alternating current transmission and believe that we can offer you a type and quality of machine equal, if not the superior, to any made in America or elsewhere.

If it would be of service we would be very glad to have one of our engineers consult with you.

We are sending Bulletin No. 27 which briefly describes a part of our machinery.

Awaiting your reply with interest and

thanking you in advance for your courtesies in the matter, we are,

Sincerely yours,
ELLISON ELECTRIC Co.

Form Letter No. 7—Central Station:

Wahoo Valley Traction Co.,
Wahoo, Ky.

Gentlemen:

We wish to ask if we may not have the opportunity of submitting bids for the generators, switchboards, instruments, etc., which you will need in connection with your proposed Central Station work.

We are making a specialty of Lighting and Power Generators for either direct or alternating current transmission, and believe that we can offer you a type and quality of machinery equal, if not the superior, to any made in America or elsewhere.

We recently secured the contract for the equipment for the Municipal Lighting Plant at Raleigh, and also for the large generator for the new station at Haskins. If it will be of service we would be very glad to have one of our engineers consult with you. We are sending Bulletin No. 27 under separate cover. This briefly describes a part of our machinery and we trust will prove of interest.

Awaiting your reply and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,
ELLISON ELECTRIC Co.

Form Letter No. 8—State, County and Municipal Work:

Dalia Cons. Co.,
Chicago, Ill.

Gentlemen:

We wish to ask if we may not have the opportunity of submitting bids for the electric lighting plant for the Court House at Centerville.

We make a specialty of Lighting Generators for State, County and Municipal buildings, and have made a great number of installations that are giving the most satisfactory service.

We recently closed a contract for the entire equipment of the Municipal Lighting Plant at Raleigh, and also secured the order for the large generator for the new lighting station at Haskins. These installations are giving great satisfaction and we would be glad to have you write either of them regarding our machines.

Under separate cover we are forwarding Bulletin No. 27, and trust it will prove of interest.

If it would be of service we would be glad to have a representative (an experienced engineer) call and consult with you.

Awaiting your reply and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC CO.

Form Letter No. 9—Grain Elevators:

Forest City Mills,
Forest City, Ill.

Gentlemen:

We wish to ask if it will not be possible for us to secure your order for a generator for lighting your elevator.

Electric lighting is, of course, the most convenient and safest method of illumination. We are selling a large number of equipments for this purpose, and believe that you will be much pleased and thoroughly satisfied with our machinery.

Under separate cover we are sending you a copy of Bulletin No. 27. On page eight you will find an illustration of a neat, compact generator direct connected to an upright engine. These take up very little floor space, use very little steam and are altogether the most satisfactory lighting outfit on the market.

It might be to your advantage to put in a large generator, making the current for lighting purposes and also supplying current for the operation of motors to be distributed wherever needed in the elevator. You will find this a much more economical and advantageous method of transmitting power than with belts and shafting.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 10—Cement Work:

Contractors Supp. Co.,
Ellston, Ill.

Gentlemen:

We wish to ask if we can not interest you in the matter of Generators and Motors for operating your cement making machines. We have made a special study of the various machines required in cement manufacturing and of the power necessary to drive them. Our motors are strong, compact and dust proof and are especially adapted to this class of work.

We are confident that we can show you a considerable margin of saving in favor of electric drive and would be glad to take it up in detail at your convenience. If it would be of service, we could have one of our engineers visit your plant and confer with you regarding electrical operation.

Under separate cover we are sending a copy of our Bulletin No. 8, and will be glad to have you examine it.

Thanking you in advance for your courtesy in the matter and awaiting your early reply with interest, we are,

Sincerely yours,

ELLISON ELECTRIC CO.

Form Letter No. 11—Wagon and Agricultural Implementation Works:

Millborn Wagon Co.,
Millborn, Ga.

Gentlemen:

We wish to ask if it will not be possible for us to interest you in the matter of light-

ing your plant by electricity and operating a part or all of your machines with electric motors.

We have made a special study of the machinery used by wagon and farm implement manufacturers and planing mills, with a view of ascertaining the best methods of electric drive. We have equipped woodstickers, lathes, matchers and planers, rip and cut-off saws, shapers, etc.

A recent order includes the entire equipment of the plant of the Millspring Vehicle Company at Blarney, Ind. This was given us after a most careful investigation of the various systems offered.

We will be pleased to submit prices and any other information which you may desire or we will be glad to have one of our experienced engineers go over your plant and confer with you regarding the economies that could be effected by electric drive.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC CO.

Form Letter No. 12—Laundries:

Sanitary Laundry,

Compton, Mo.

Gentlemen:

We wish to ask if we can not sell you one or more motors to operate your laundry machinery.

On account of its compact and symmetrical design our motor is particularly

adapted for laundry work, and where necessary it is protected by special covers which render it proof against steam and moisture.

If you can get the current to operate the motors you will find it the most convenient and economical method of driving the various machines. Electric drive is certainly the safest. You are in no danger of needing a coroner's inquest on account of a defective or overloaded boiler.

We have made a number of equipments similar to the enclosed illustration showing a large mangle operated by one of our motors. Under separate cover we are sending you a copy of our Bulletin No. 24, and trust that it will be of interest.

May we have the opportunity of quoting prices?

Sincerely yours,
ELLISON ELECTRIC Co.

Form Letter No. 13—Breweries:

Bung Brewing Co.,
Chicago, Ill.

Gentlemen:

The writer was in Chicago a few days since and learned of your proposed improvements, and I wish to ask if I can not interest you in the matter of lighting your brewery with electric lights and operating your machines with electric motors.

You are undoubtedly familiar with the great economy of electric power transmission as compared with driving with shafting and belts. A great amount of power is lost in the long lines of shafting and belts and

heavy gearings. This is particularly so in breweries, where the machines to be operated are scattered on different floors and widely separated. Our experience seems to prove that there is no other line of manufacture as well adapted for electric transmission of power, or where it can be applied with such great economy as in a brewery.

We would be glad to send a competent engineer to go over your plans or plant and suggest the best methods of equipping electrically. Our motor is peculiarly adapted for brewery work, as it can be either belted, geared or direct connected to a machine and operated on the floor, against a side wall, or inverted to the ceiling.

Awaiting a reply at your early convenience and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 14—Flour and Grist Mills:

Gentlemen:

We understand that you contemplate building a new mill and wish to ask if we may not have the opportunity of furnishing an estimate for a generator for electric lighting. You will find this the cheapest, safest and most economical method of lighting, and we trust that if you have not already thought of it that you will now seriously consider the matter.

If you will kindly give us an idea of about

how many lights (16 c.p. each) you would need we will promptly furnish an estimate for the proper size generator.

If desired, we can also furnish a small engine similar to the one illustrated on page eight of Bulletin No. 27, which we are sending you, under separate cover. This makes a very neat compact combination and requires very little steam. However, the generator can be belted to a drive wheel in your engine room and the current for lighting generated for practically nothing.

Thanking you for your courtesy in the matter and awaiting an early reply, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 15—Ice Plants:

Gentlemen:

We understand that you contemplate the erection of an Ice Plant and wish to ask if we may not have the opportunity of submitting estimates for whatever electrical machinery you will need.

We have equipped a number of Ice Plants with motors for driving air compressors, brine and ammonia pumps, etc. If you propose to install lighting machinery also we will be glad to furnish estimates for the necessary generators, either for direct connection or belted drive.

We recently secured the contract for the entire equipment of and also for the generator at

We believe that we can furnish you the most

economical and satisfactory machinery it is possible to buy anywhere.

Under separate cover we are sending a copy of Bulletin No. ... and will be glad to have you examine it.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form No. 16—Oil Mills:

Gentlemen:

We understand that you contemplate the erection of an oil mill and wish to ask if we may not have the opportunity of submitting estimates for lighting the mill by electricity and operating the gins, presses, cake mills and pumps by electric motors.

You will find that an electrically operated mill is by far the most economical, convenient and in every way the safest. It is far in advance of the old methods of transmitting power by belts and shafting.

If you will kindly advise us as to the number of machines which you will want to operate and the total horse power required, we can give you a pretty close estimate for the necessary electrical equipment.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 17—Textile Mills:

Gentlemen:

We understand that you are interested in the erection of a new cotton mill, and we wish to ask if we may not have the opportunity of submitting estimates for lighting it by electricity and operating the various machines with electric motors. You will find that electrical operation is by far the most economical, satisfactory and safest method, and far ahead of the usual manner of transmitting power by belts and shafting.

If you will kindly advise us as to the probable horse power required, we can give you an estimate for a generator of sufficient capacity for furnishing the required current. You will, of course, get your lights from the same machine without additional expense.

Obviously, it would be much cheaper for you to run the small wires required for carrying the current instead of heavy shafting and hangers, and it will not be necessary for the building to be nearly as heavy in construction. Owing to this fact it is often possible to effect a large saving in the prime cost of buildings.

If it would be of service we would be glad to have one of our engineers consult with you. Trusting that we have an early reply and thanking you for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

Form Letter No. 18—Lumber Mills:

Gentlemen:

We wish to ask if we may not have an opportunity of submitting an estimate for a dynamo for lighting your new mill.

Under separate cover we are sending you a copy of our Bulletin No. . . . On page . . . , Figure . . . , you will find an illustration of a neat, compact generator outfit combined with an engine, all on the same base. This occupies very little space and requires very little steam for running.

It might be that you would consider a proposition for putting in a generator of sufficient size to also furnish current for motors to drive the various machines. You would find this a much more economical and satisfactory method of transmitting power than by the usual method of long lines of heavy shafting and cumbersome belts and pulleys. The electric method is certainly the cleanest and safest for the operation of wood-working machinery.

We will be pleased to give you any information wanted and will submit estimates promptly on receipt of your reply. Thanking you for your courtesy in the matter, we are,

Sincerely yours,
ELLISON ELECTRIC Co.

Form Letter No. 19—Cold Storage Plants:

Gentlemen:

We wish to ask if we can not have the opportunity of submitting estimates for light-

ing and power machinery for your cold storage plant.

You of course understand that a majority of the cold storage plants now being built are electrically equipped, this in fact being the only satisfactory method of securing even temperature and dry atmosphere.

We are prepared to furnish exhaust and ventilating fans direct connected with electric motors. Also motors for belt, gear or direct connection to brine and ammonia pumps and air compressors. On account of the symmetrical design and compact build of our motors they are particularly adapted for this class of work.

If it will be of service we will be glad to have one of our engineers visit you and talk the matter over.

Awaiting your reply with interest and thanking you in advance for your courtesy in the matter, we are,

Sincerely yours,

ELLISON ELECTRIC Co.

LETTERS TO SALESMEN.

It must not be forgotten that the traveling salesmen employed by a house are very susceptible to a strong stimulative influence through letters from the home office. These letters from the sales manager should cover the whole field of instruction, counsel and encouragement. A critical study of the personality of each salesman and of the work he is

doing will reveal to the competent manager just how each individual may best be directed to get the largest results. Certain rules, regulations and stock information will apply to all and may be sent out in the usual mimeograph form. But, aside from this, there is great opportunity to develop special effort and enthusiasm on the part of the individual salesman and to make him feel that he is not simply a little cog in a great machine, but a most important individual in the staff of the house, and that the management is looking to him in particular for profitable results.

The following letters exhibit a few of the many phases of correspondence which may be directed to salesmen.

Letter to Salesman (1):

Dear Mr. Blank:

I have just been handed a report showing the amount of sales of each of our men during

I want to take the opportunity personally to thank you for the good work that you are doing, and to assure you that we fully appreciate the effort that you are making to extend our trade in your territory.

Do not fail to see me when you come in. I will be pleased to have you take dinner

with me at the Club, if it suits your convenience.

Sincerely yours,

H. A. HANSON,
Sales Manager.

Letter to Salesman (2):

Dear Mr. Blank:

The reports of sales for the month of have just been handed to me. Your totals do not come up to your usual good average. It occurred to me that there might be some reason for it that I am not fully acquainted with. I wish you would write me frankly at your earliest convenience and let me know your view of the situation.

I know that competition has been particularly keen for the past two months, but I was under the impression that we were fairly meeting it. If we are making any mistakes, the sooner we find out just what the trouble is the sooner we can meet it and keep up our averages.

Do not hesitate to write me fully, and when you are next in please be sure to see me. I will be glad to have you dine with me then at the Club.

Sincerely yours,

H. A. HANSON,
Sales Manager.

Letter to Salesman (3):

Dear Sir:

We enclose you a list of customers in your territory to whom we have repeatedly writ-

ten in regard to
As yet we have received no reply. We have recently written them that we would ask you to call as soon as possible and have a talk with them regarding the matter, and give them such information as we could not very well do by correspondence.

Please do all you can; put in your best work, as this is the season of the year when orders are difficult enough to obtain in any case and when it will need our united and best efforts to secure business. I would appreciate a detailed report from you covering the result of interviews with the customers on your list.

Sincerely yours,
H. A. HANSON,
Sales Manager.

Letter to Salesman (4):

Dear Sir:

I would like to have our salesmen secure during the next sixty days as large a number of orders for as possible. Several companies seem to be cutting their prices, and while we will not lower our regular price to meet them, we do not wish to have our trade drop off, and have decided to leave the matter of price to some extent to the discretion of our salesmen.

The present price to us is 38 cents, and, if we can increase the business sufficiently, our cost after the first of next month will not be over 36 cents. Where salesmen cannot get our regular price they may cut to

as low as 42 cents, or, in lots of from three to five thousand, can sell down as low as 40 cents.

However, if I find that salesmen, in consequence of leaving this matter to their judgment, seem unable to get more than the lowest authorized price, I shall feel that I have made a mistake, and will go back to the old plan of making a fixed price, which must be adhered to absolutely. Salesmen should also bear in mind that as they lower their prices they hurt their record, and to make up the average they must sell a much larger quantity.

If I find that leaving the matter of prices, to some extent, to the discretion of salesmen works satisfactorily in this case I may be induced to try the experiment in other lines.

Sincerely yours,
H. A. HANSON,
Sales Manager.

NEVER KNEW WHEN HE WAS WHIPPED.

Nothing can more effectually illustrate the rewards that come from care and skill in promotion and expansion correspondence than an incident drawn from the actual experiences of a successful advertising manager.

A manufacturer of machinery was circularizing a selected list of possible patrons. These series of

circulars and follow-up letters were being issued from the Advertising Department. The advertising manager made it a rule to follow the results very closely, and in many instances to conduct the entire correspondence until the order was received.

An inquiry was received from a manufacturer about two thousand miles distant. He lived on the "edge of civilization," and seemed to have plenty of time on his hands, as he wrote eight and ten page letters. The Advertising Manager replied to him, giving all the information possible, and putting as much personality and cordiality into his reply as possible, recognizing that if the deal was closed at all it must be by correspondence. Taking his cue from the inquirer, he wrote more fully than possibly would have been necessary or desirable under ordinary circumstances.

The question of delivery was raised. The purchaser insisted that delivery be promised "in thirty days." This was impossible, and no delivery sooner than three or four months could honestly be promised. Two or three letters were exchanged on this point. It would have been possible to have booked the order on a promise of short delivery, and then

to have delayed delivery on various excuses. However, he was told the exact truth about deliveries and assured that every possible effort would be made to keep within that limit, and to make a better delivery if possible. Two or three telegrams were also exchanged, but no change was made in the promise of delivery. A letter was then received from the inquirer, stating that he regretted very much that he would not be able to place the order because of the time emergency, and that he reluctantly gave it to another firm that had the machines in stock and could make immediate delivery.

Right here is where the genius of the Advertising Manager showed itself. Nine out of ten correspondence clerks would have dropped the matter and probably would not have acknowledged the letter. But this young man never knew when he was licked. He immediately replied with a polite letter of regret, adding that in the event his correspondent found that he would need some additional machines after the installation was made, he would be very much pleased to have the opportunity of selling them to him, feeling very certain that the machines of

his company would compare most favorably with those of the successful competitor.

Within forty-eight hours, he was surprised to receive a telegram to enter the entire order and proceed with the work immediately. A long letter followed with the explanation that, after placing his order with the other company, he was dissatisfied with their method of handling the correspondence and that the last letter from the persistent Advertising Manager prompted him to cancel the order with the other company notwithstanding the difference in the time of promised delivery.

There is a little sequel to this incident which is well worth the telling. The machinery was shipped in due time, and a little before the promised date of delivery. It had just been fairly installed and put in running order when the plant was destroyed by fire. This was a severe blow to the owner, who was a man more than sixty years old. Through some oversight, he had not carried quite as much insurance as he should have done. This new plant was the culmination of a life-long ambition in the line of his work, and to have it wiped out in this manner was heart-breaking to him. He wrote a long

letter to the Advertising Manager expressing his feelings in the matter in a friendly way, and said he greatly hesitated about rebuilding. He received in reply a letter of sympathy and encouragement, in which he was advised not to lose heart, and was cheerfully assured that he would yet live to build a half-dozen such plants. A telegram came back giving *carte blanche* to duplicate the outfit of machinery. Later a most cordial invitation was also sent to the Advertising Manager to spend his summer vacation with the purchaser. These two men never saw each other, never heard of each other before the first simple inquiry was received, and the history of the little transaction is given simply to show the possibility of building strong business friendships by letter and without personal acquaintanceship.

ABOUT SELLING LETTERS.

BY FRANKLIN HOBBS.

Operated properly the advertising letter can effect an enormous saving in selling cost. The writer has in mind a firm which circularized between nine and ten hundred railroad officials and received replies from four or five hundred. Not all of those who replied wanted to buy, of course, but they kept hammering,—kept sending educational letters to these men—with result that they had, in one year, opportunities to bid on something like thirty portable timber-preserving plants at good prices.

Through advertising and circularizing a tank company may learn that the Erie Railroad is in the market for a number of steel tanks along the line, after which the salesman, instead of wasting his energy and substance in firing at random, has both to concentrate upon the point where they will accomplish something.

In circularizing railroads and large corporations, the manager and all the lesser officials who may

have anything to do with the matter should be reached. An argument in favor of a certain system of shop-heating which would interest the Superintendent of Motive Power of a railroad may not be the argument which will most interest the Chief Engineer. A slightly different letter should be given each official. The President needs a certain improvement for certain reasons, and the Superintendent of Motive Power does not want it for certain reasons. And then, again, there is often a good deal of jealousy among the officials of a railroad. Such matters are not too fine for the eye of the practiced advertising man.

Here are three letters on tie-treating—an operation which had been almost prohibitive on account of cost of transportation of the ties to and from a plant, and which had been brought into bounds by this firm's portable plant. There were four sets of letters, one series for the General Manager, one for the Chief Engineer, one for the Supervisor of Bridges and Buildings, and one for the Engineer of Maintenance of Way. The following are the first letters of each series:

First Letter Sent to the General Manager:

Dear Sir:—

For the past several weeks I have been withholding some very interesting and important data on the subject of treating ties and piles to preserve them from decay, rather expecting that some special business would get me out your way and give me an opportunity of presenting this timely topic to you in person.

As this now seems improbable, I will be glad to forward this data to you, on request, and I believe you will find it especially interesting, in view of the fact that the main obstacle to the treatment of ties and piles—the excessive cost of shipping from supply points to treating plant and thence to points of delivery—has been removed.

As the mere cost of treatment is greatly less than the cost of replacing untreated, decayed timbers, the use of a Portable Wood Preserving Plant on your line would necessarily result in a saving of thousands of dollars annually, which could be paid out to your stockholders in dividends.

It seems to me that this matter is important enough to warrant your taking a personal interest in it, and when you are ready, it will be my pleasure to arrange for an interview with you, or another official of the road who would represent you, when I can present the matter more fully and with special application to the conditions existing on your lines.

Awaiting your permission to forward the illustrated data above mentioned, I am,
Very truly yours,

Letter Sent First to the Chief Engineers:

Dear Sir:—

I assume that you, in your position, are necessarily a close observer of railway developments and you probably have read in some of the engineering journals of the manner in which the treatment of ties and piles to preserve them from decay has been made practical on the Union Pacific Lines.

As you know, the main obstacle heretofore has been, not the cost of treatment, but the excessive cost of transporting timbers by rail from supply points to the treating plant and thence to points of delivery. We have removed this one last obstacle by the perfection of Portable Wood Preserving Plant, which is mounted on its own trucks and quickly and conveniently transported by rail from point to point.

As the cost of treatment by means of the Portable Plant is greatly less than the cost of replacing untreated, decayed timbers, there seems to be nothing in the way of your treating all timbers used on the line, which would enable you to make a great reduction in the cost of maintenance and result in a saving of thousands of dollars annually.

It seems to me that this matter is important enough to warrant your giving it immediate consideration. I am now preparing some very interesting and important

data on the subject of treating timbers, including a number of illustrations showing operation of the Portable Plant, and I will be glad to send you these, if desired. I have withheld this data for several weeks, hoping that I might find an opportunity of presenting it to you and other officials of your road in person; but as this now seems improbable, I await your permission to forward same to you direct.

Very truly yours,

Letter Sent to Engineer of Maintenance of Way:

Dear Sir:—

I have prepared some very interesting and important data on what is, perhaps, the maintenance problem of the hour—the treatment of ties and piles to preserve them from decay, and would have taken the matter up with you before, but for the fact that I had hoped to have an opportunity of presenting it to you in person.

As the pressure of other matters now makes this seem unlikely, I will be glad to forward this data to you at your request, to look over at your leisure.

The main obstacle to the treatment of ties and piles—the excessive cost of shipping from supply points to the treating plant, and thence to points of delivery, has been removed by the perfection of a Portable Wood Preserving Plant, and you have no doubt seen accounts of its successful operation in the pages of the engineering journals.

The reduction in the cost of maintenance

made possible by the treatment of timbers with the use of the Portable Plant, it seems to me, must instantly arouse a man in your position, and I will be glad to let you have the data above referred to, which includes some excellent photographic illustrations of the plant in operation.

I shall personally appreciate the courtesy of an early reply, and awaiting same, I am,
Very truly yours,

Letter Sent to Superintendent of Bridges and Buildings:

Dear Sir:—

I have prepared some exceedingly interesting and valuable data on the important subject of treating ties, piles, bridge and other timbers to preserve them from decay, a topic which has been exciting considerable discussion among railway officials; and, with your permission, I will send you this information, although I am somewhat disappointed at not being able, on account of the pressure of other business, to lay the matter before you personally, as I had anticipated.

It has long been recognized that the cost of treatment is greatly less than the cost of replacing untreated, decayed timbers, but the obstacle has been the excessive cost of transporting timbers from supply points to treating plant, and thence to points of delivery. This last obstacle has now been removed by the perfection of a Portable Wood Preserving Plant which is in suc-

cessful operation on several lines, including the Southern Pacific.

In the treatment of timbers, we are far behind the roads of Europe, and as it is fast becoming the big maintenance problem of the hour in this country, you will want to be thoroughly posted. The data above mentioned will include a number of excellent photographic illustrations of the portable plant in operation. Awaiting your reply, I am,

Very truly yours,

An instance comes to mind of circularizing a railroad on the subject of transfer tables with result that eight of the tables were ordered. In this instance each official had a line of argument—a different letter from us; and when the President asked one or two minor officials their opinion each had an opinion of his own. They had been informed about it by us, and were, therefore, not quite as uninformed as they would have been if the President only had been written to; and they were ready to boost our game because we had not gone over their heads.

The great army of advertisers, in circularizing this railroad, would have written only to the Purchasing Agent. If they had sent letters to any other

official they would have sent him the same letter they had sent the Purchasing Agent. It takes a long argument to convince some people that this is wrong, as the foregoing instance will show. A letter, to do the most good, must have a personal tinge which cannot, in the same letter, appeal to the President of a company and his Purchasing Agent.

But when we sent out the letter that was replied to so freely by railroad officials, we sent a letter that was not accepted as a circular letter. It was a *real* imitation of a personal letter. People will say: "Oh, well; I can tell a circular letter as soon as I see it." But if the work is properly done they cannot tell the difference. It is absolutely possible nowadays to get out letters that nobody can detect as circulars; that is the proper function of a circular letter—to take the place of an original. The first thing about an advertising letter is that its appearance must be equal to or superior to that of any personal letter which might be written the same man on the same subject. The trouble with too many circular letters is that they are nicely gotten out and then spoiled in the addressing or filling. If this is done

the effect is all lost and, of course, they can be detected at first glance.

In framing up an advertising letter to go to people generally throughout the country, it is necessary to classify these people and divide them up, as we classify the officials of this railroad. In writing letters to lawyers, for instance, to sell books to them, the writer of the letter should consider the difference between even a brilliant lawyer in a small town in the West and the same caliber of man in the large city of the East—where the line of work might be vastly different.

To write effective letters for circular purposes pains must be taken. Never sit down in your office on the spur of the moment and draft up a quick letter to be sent to all sorts and conditions of men, as some advertisers apparently do, without having at hand something worth saying. Line up some of the inside facts which the buyer or the public are not acquainted with, and when you reach the customer, reach him with some new thought or idea which is of interest to him. Instead of indefinite and random remarks like: "We would like to have your orders," and "We will give your orders the

best of attention," and talk about "Business methods and high grade goods which will appeal to you"—there is always something to be said in every line of business which will directly hit the man in his weak spot—which is generally a desire for more information about his own business.

Some of the things that should be avoided and some of the things that should be insisted upon and always done, are these: Never to brand a letter in first sentence or first paragraph as being a form of advertising letter. Never open a letter with a quotation or catch phrase, or some platitude that will make a man think of some happening in his life or some book he has read. This is not to the point in a business letter. Try to open a letter with something distinctly personal along suggestive lines.

A man's attention must first be gotten, but it must be gotten in the right way. A man might go out in the street and stand on his head to attract attention, but he would hardly increase his sales by it. But if he can get attention directed towards his office—if he can awaken the attention of business men to what he is saying in his letter, his sale is half made.

One of the most important points to be observed

in the writing of circular letters is that there must be a personal touch effected which will give to the reader some information that he wants—to say to a man something that he wants to hear. And the tone of the letter must be just the same as with the personal letter. A good way to arrive at that is to sit down and dictate a letter with some certain man in mind representative of a class. Then dictate another letter to a different man in the same class in another locality—possibly three or more. Then take them all and resolve them into a single letter which will meet the ideas of each and make him feel that you are writing to him and not at him.

The form letter is usually a sort of impersonal appeal, which always makes a man feel that he is only one of ten thousand to get the letter. Even though he is interested, he does not like to answer it because it seems to him that he is doing something undignified in answering a circular letter.

One more point is that the writer of an advertising letter has no right to demand a reply to it. The prospective customer is under no obligations to reply until he gets ready. It is a common thing to criticize the people written to, and it should be avoided.

FORM LETTERS.

“Form” letters have become an important part of business machinery—or the machinery of correspondence. Catalogues, booklets and circulars are the mediums for conveying certain technical trade facts and information, necessarily embodying details and descriptions that could not be conveniently given in a letter. But the “form” letter occupies a distinct and unique position. It offers a medium of personal, special communication not afforded in any other manner.

As an introductory for the catalogue and other printed matter and as a means of soliciting and encouraging business from numerous and widely separated individuals it is unequaled in flexibility and efficiency. When trade was young and the list of the firm’s customers limited it was not an impossible task to write a personal letter to each one. But as the domain of trade has advanced to the bounds of a great Empire and customers of single concerns are numbered by the thousand, scattered

the world over, some other method of "personal letter writing" became a necessity, and—since "necessity is the mother of invention"—the multiplied "imitation," "form" letter was the result.

The first attempts at reproducing letters in any desired quantity each having all the ear marks of a "personal" letter were not successful or pleasing. But methods have been improved to such an extent that to-day they are turned out in thousands having the individual names filled in, pen-written-signatures—all so cleverly done, with punctuation marks punched through, that the expert would be puzzled to distinguish between the 19th thousand one and the original type-written copy. So much for the mechanical possibilities.

Given this means of endless multiplication it rests with the correspondent or the Department of Promotion, to avoid in the wording and phraseology every semblance of machinery and multiplicity. The object is to impress each recipient with the idea that the letter is a direct and personal one to him or to his concern. Although hundreds of thousands of duplicated letters are sent out daily, and although customers are becoming wary of imitations, they yet

offer to the ingenious, competent correspondent a means of great success in obtaining and holding the customer's attention and promoting and extending the business of his company.

“Form” letters to agents and branch offices are, of course, simply a matter of convenience, and are recognized as such. No attempt is made to disguise the fact. These internal form letters are usually reproduced with some one of the several office duplicating processes. This method of communicating factory or office intelligence to a number of agents, officers, salesmen and heads of departments is an extremely efficient and time-saving one. It insures accuracy and uniformity of instructions and information.

However, it is in the Department of Promotion and in the “follow-up” work that the duplicate or “form” letter is of the greatest service. With the campaign fully determined and carefully devised in detail, the one in charge, with the aid of a few expert typewriters, can, at a minimum of expense, keep a multitude of possible buyers constantly attentive and interested and out of the whole number win a surprising percentage of profitable business. Great

care should be used in writing the initial or "copy" letter. No ingenuity of logic or subtlety of persuasion is to be neglected in building this letter. Sentence by sentence, paragraph by paragraph, but withal such skill is to be used that there will be no evidence of constructive work apparent in the finished appeal. By this, it is not meant that the letter is to have a patent leather gloss or an Addisonian diction calculated to make it easily swallowed like a sugar-coated pill. There must be point and edge to it; tooth and nail; power to draw and convince.

In rapidly dictating answers to a miscellaneous grist of letters there is not opportunity for the degree of care in each reply that could be given in the same time to a single letter. But with the "form" letter even though reproduced by thousands—each copy should represent the highest ability in letter writing skill.

In general correspondence, answering letters received, the writer has the work to a large extent predetermined or fixed by the nature of the letter under reply. He has, in a majority of cases, simply to answer questions and if he clothes his answers in

pleasing dress of language, correctly, neatly, politely, tersely, he has done well. But there are thousands of original letters to be written. Letters that are written to introduce a business proposition, and that are, to use a sporting phrase, "sparring for an opening." Much cleverness of conception is possible in this branch of correspondence. A great deal depends upon awakening lively personal interest in the opening paragraph. The more strongly this can be developed, the greater the possibility of securing an interested audience for the main body of the letter.

Many devices may be, with entire propriety and fairness, employed to gain initial attention. No matter how busy, brusque or crabbed the object of the epistolary attack he is, beneath the exterior crust, only human and is to a greater or less degree influenced by the niceties of letter writing; the adroitness of approach; the diplomacy of address. If he take time to analyze the letter he may recognize the fiction, the diplomacy, the subtle approach; and if he does it pleases him the more to feel that he is considered worth the game.

As merely suggestive of the possibilities in the di-

rection indicated we give a few examples of opening paragraphs:

Dear Sir:—

You have no doubt read the article in the current issue of magazine relating to I was much interested and if the article escaped your attention I believe it worth your while to look it up. The solution of the matter is of vital interest to every manufacturer in our section and I would be pleased to know your opinion of the author's views.

Reverting to a matter that, perhaps, more intimately interests us, allow me to ask
.....
.....

Such an introduction presupposes a broadness of interest and information and the request for his opinion is an added compliment to his worth and influence in the premises. Or as follows:

Dear Sir:—

During a recent business trip to New York my attention was directed to the proposed extension or rebuilding of your plant. Assuming that the information is entirely correct I wish to congratulate you on the enlarged sphere and greater facility which the completed buildings will undoubtedly bring to you.

If not premature I would like very much to interest you in the.....
.....

This inference of wide publicity—or general interest in his doings—cannot fail to stir a perhaps latent feeling of pride in the importance of his operations.

Dear Sir:—

I met our mutual friend, Mr.
at the club this evening, and was much
pleased to learn.....
.....

Gentlemen:—

In looking over some memoranda I was
reminded that
.....

Most certainly no stereotype form can be laid down for introductory sentences or paragraphs. Every occasion may call for a diversion from any preconceived manner of address. The two or three examples above are simply given to illustrate the idea. The variety of style or method of application is only limited by the versatility of the correspondent.

Circular letters printed in large quantities in imitation of typewriting, with spaces left to be filled in with date and address, are admitted to the mails as third class matter, or two ounces for one cent, providing they are left unsealed and mailed at a post

office. This is the same rate that is placed upon regular printing-press circulars, but the appearance of the envelope is also that of the regular circular and will get the same treatment at the hands of a recipient. For this reason many enterprising concerns will not take advantage of the lower rate of postage, but prefer to put a red stamp on the envelope instead of tell-tale green one. If the blanks are filled in neatly on the letter and the envelope sealed and bearing a two-cent stamp, it is almost certain to be opened and read.

These circular letters are generally printed in black because the ink can be more closely matched with a typewriter ribbon. Unless great care is used in matching tints and shades and in spacing so as to deceive the eye of a reader all the efforts at making a special appeal are lost. There are duplicating machines on the market now which enable one to print imitation typewritten circulars in his own office at a rapid rate and do excellent work. One concern known to the writer prints these circulars in its own office, and puts them on double letter-heads, the three extra pages of which are covered with descriptions and half tone reproductions of goods in stock.

There are circumstances in business which require that the same thing shall be said to a great many persons in much the same way; and even many times to the very same person. This is often the case with letters to debtors and letters soliciting business. It is exceedingly monotonous to write or dictate "the same old song" over and over a thousand times, and yet the effect would be sacrificed if the letter sent for the purpose were plainly a press form with name and date filled in. It is required that the appearance of each letter indicate that it is a personal and specially-written appeal.

In such cases a clever device, used by many houses, is to frame up a set of letters covering the points to be expressed. These are written up in duplicate and numbered. One of the two sets is to be kept in the desk of the stenographer and the other in the desk of the dictator. Then the dictator merely gives the stenographer a list of names with the number of form letter which he wishes to go to each. The result is that a fresh ribbon copy of a nicely worded letter is sent out and which will appear to the reader to have been dictated for him specially.

This saves the time of the dictator; it saves the

time a stenographer would require to transcribe shorthand notes; it can be done by a girl typist whose salary is \$35 a month, as against a stenographer who would be paid \$60 or more because of her ability to write shorthand; and the typist soon learns the letters by heart so that she can rattle them off at a surprising rate, thus effecting an additional saving of time.

There is a great tendency among office men to fall into a set phraseology in writing letters. No matter how great their vocabulary or what the subject may be, they will confine themselves to a group of a dozen "cut and dried" phrases. Such letters cannot be classed under the head of "personal appeals" which a dictated letter should be, nor do they come under the head of form letters which are used to save time and labor. They are merely an unhappy combination of both, possessing the bad qualities of both and the advantages of neither.

Do not repeat the same old forms of words a hundred times to the same person, even if the subject is precisely the same—transmitting a monthly report, for instance. So long as it is a specially written letter let it show some versatility on the part of

the writer. It is better to use a regular form letter without any effort to conceal the fact—a brazen press copy filled in with a pen—than a dictated letter made up of boiler-plate phrases.

COLLECTION LETTERS.

The department of sales and the department of credits and collections should be very intimately connected and should each have full information as to the relationship between each and the customer. The efforts of the one to make sales and the watchfulness of the other to effect collections should be so conducted that there will be no conflict, no action at cross-purposes.

No matter how earnestly the salesmen and Sales Department may labor to promote and build up business, these efforts may be badly handicapped, or indeed completely nullified, by a lack of diplomacy on the part of the Credit man. The difference in the attitude of the two departments is marked: the efforts of the Sales Department may be classed as aggressive, while the position of the Credit Department is defensive. It sometimes happens that the salesman is too anxious to swell his sales totals, and in this anxiety he fails to exercise a judicious degree of caution regarding the character and stand-

ing of the individuals or firms from whom he solicits business. There should be a feeling of helpful co-operation on the part of the salesman toward the Credit Department. He is in constant and direct touch with the customer, and therefore has the opportunity of observing many details and conditions which would never, in the ordinary course of events, come to the knowledge of the Credit Department.

On the other hand, the man of a narrow-minded, suspicious and distrustful nature has no place in the Credit Department. While he may and should possess the trait of keen insight and analysis, and a native intuition which will enable him quickly to penetrate superficial conditions and disguises, and grasp the real situation, he should, nevertheless, be of broad understanding and kindly disposition. This does not infer that he may be careless or irresolute in action, but all of the saving characteristics mentioned are often embodied in one individual, and when they are so found we have the man who is invaluable to his employer and to the business.

The successful Credit man must be a master of

letter writing. The peculiarity of his duties confines him closely to the office, and his chief medium of keeping in close touch with the financial condition of customers are the letters received and written by his department. In scarcely any other branch of business work is there so much need of discrimination and diplomacy in letter writing. Letters relative to credit and to collections touch the customer of the house on his most sensitive point and the fact should always be carefully considered. Every day the Credit man is confronted with new conditions which call for immediate action. His policy and decisions must be expressed, clearly, definitely and forcefully in his letters. They must be so couched in diplomatic language that no fair-minded man may take offence at them.

Not long ago, the head of a large wholesale establishment made inquiry of the writer for a Credit man. He stated that he had a man filling the position who was energetic, trustworthy and "long-headed" in every way, save that he did not know how properly to write a letter. The merchant said:

"He knows so little of the art of correspondence, that when he writes a letter granting a favor to a

customer, it is done with a lack of tact and grace that offends the recipient and often causes him to transfer his trade to a competitor as soon as he can conveniently arrange it. And this Credit Man who has alienated thousands of dollars in good accounts, thinks himself a past-master in the art of letter writing.”

While the promotion work of a business does not ordinarily originate with the Credit Department, to this department is given a great opportunity for the encouragement and conservatism of business. As illustrating this feature and the possibility of combining the work of collection with the encouragement of further business, a few examples of letters are given. These are a series of actual letters used with decided success by a manufacturer at a time when he needed every dollar that he could collect, at the same time he needed all the orders he possibly could get, and needed also, still further to strengthen the bonds of cordial business relationship between himself and his customers.

For an Account of Less Than \$100.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

We are enclosing a statement of account, and wish to request as a special favor that you send us a remittance previous to the 12th inst. if possible. Do not think that, because the amount is small, it is not important. We have unusually heavy obligations maturing the 15th of this month, and while the amount due from you will be a decided help to us at this time. We find it necessary to round up every available dollar. Kindly advise us if we may depend upon you for this amount.

In looking over your account for the past few months it occurs to the writer that we are not getting our fair share of your business. If this is possibly due to any failure or negligence on our part, we hope that you will undertake to show us the error of our ways, because we certainly want all of your business that we can get.

Awaiting your reply with interest, we are,

Sincerely yours,

JOHNSON & FLYNN.

For an Account of \$100 to \$200.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

We are enclosing a statement of account, and although the amount is not large, we will greatly appreciate a remittance, as it

will aid us materially to meet our own heavy obligations. May we ask that you will kindly give this your prompt attention?

Owing to the usual dullness at this season of the year, we find collections somewhat slow. However, it has been necessary for us to keep the usual number of employees, and the pay rolls at our factories must be promptly met.

We trust that you appreciate the situation, and that you will arrange a remittance with entire convenience.

By the way, are we getting just as many of your orders as formerly? Do not wait for our Mr. to call. If you need anything between his visits do not hesitate to send the order right in to us; we assure you it will be appreciated and will have our prompt and best attention.

Thanking you in advance for your courtesy, we are,

Sincerely yours,

JOHNSON & FLYNN.

For an Account of \$200 to \$500 or Over.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

We are enclosing a statement of account, and wish to ask if it will be possible for you to remit all, or a major portion, of this previous to the 15th inst. We have unusually large obligations to meet this month and will doubly appreciate any effort, in the line of remittance, on the part of our customers.

We have anticipated a fairly active demand for supplies between now and January first, and have run our various factories at about the usual output. This accumulation of stock has tied up an extra amount of capital, but we think we will be justified in doing this by being able to fill orders with greater promptness and completeness. We believe this will be very much appreciated by our customers.

Trusting that you can arrange the remittance without inconvenience, and that you will also send us some good orders during the month, we are,

Sincerely yours,

JOHNSON & FLYNN.

For Accounts More Than 60 Days Due.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

Enclosed please find statement of your account. You will notice that a portion of this covers purchases made over sixty days ago. We are greatly in need of immediate funds wherewith to meet our obligations, and we trust that we are not asking too much by requesting a check to cover the past due account, and as much of the balance as possible.

Please advise me by return mail just how much we can depend upon, and don't forget that we are as hungry as ever for more orders.

Thanking you in advance for your cour-

tesy and awaiting your reply with interest,
we are,

Sincerely yours,

JOHNSON & FLYNN.

Small Accounts Past Due.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

We are enclosing statement of account to 1st. You will notice that of this covers purchases prior to It is absolutely necessary for us to secure every dollar possible in order to meet our own heavy obligations, and we trust that you will arrange to remit us at least before the 10th inst.

Please do not feel that because the amount is small it is not important. Every dollar now helps us a little more than a dollar's worth, and we will be greatly pleased to have your prompt attention.

If you can send us a substantial order along with the remittance, you can feel assured it will be much appreciated.

Thanking you in advance for your courtesy, and awaiting your reply with interest, we are,

Sincerely yours,

JOHNSON & FLYNN.

Delinquent Account.

Mr. T. B. Kraus,
Aurora; Texas.

Dear Sir:

We are enclosing a statement of your account. You will notice that this is months old. We have sent you several statements, but have not received a reply. We feel that we have extended to you all the time on this account that you can consistently ask and wish that you make immediate settlement of this balance. We have heavy obligations of our own to meet and must avail ourselves of every dollar outstanding.

We are obliged to pay our own bills promptly on thirty days' time and our pay rolls every week, and cannot agree to extend more than thirty days to our customers in any instance without special arrangements.

We will expect a check by return mail, failing to receive it, will make a sight draft for the amount.

Our Mr. advises us that although he visits you regularly, as usual, he has been unable lately to secure your orders. We do not believe that you have ever had cause to complain of either our goods or prices and would be glad to have you with us again. Can't you send a good order with your check?

Sincerely yours,

JOHNSON & FLYNN.

A Follow-up Letter for Either of the First Five Letters Above Given.

Mr. T. B. Kraus,
Aurora, Texas.

Dear Sir:

We wrote you on and enclosed a statement of account. We were much in hopes that you would send us a check by return mail. If there are any items that do not agree with your books, kindly let us know at once so that the differences may be promptly adjusted.

We trust that you can accommodate us as requested in our previous letter and that we will hear from you by the We again assure you that a remittance at this particular time will be greatly appreciated.

And don't forget that we want your orders, too. Prices on are likely to make a sharp advance in a few days.

Sincerely yours,
JOHNSON & FLYNN.

Those Credit Men who object to using their own need of funds as an argument for urging their customers to remit—and many large houses will entertain this objection—may introduce in the place of that clause, an appeal to the customer's sense of pride and fairness and the advantage which he will

secure in keeping his financial relations in the best condition and above criticism.

It is well to say here, that these collection letters are not intended as arbitrary forms. Very likely they are not above criticism, but they possess the saving grace of having successfully accomplished their mission.

It will be noted that, while the collection letters here given are in the nature of direct "duns," the writer "keeps his gloves on" and the invariable friendly appeal for more orders is well-calculated to forestall any ill feeling that might have been aroused by a plain, blunt "dun."

After an account has become past due to an unwarranted degree, and the usual letters do not bring results, then summary action is, of course, required. This phase presents so many lines of action that no set form of letters can be suggested. Right here, the ability of the Credit Man must make itself apparent in order to avert loss. There is a time in the affairs of the Credit Department when the gloves must be laid aside and the mailed hand be laid on with weight and decision.

The varied phrasing of the following letters may

illustrate the manner in which the tactful Credit Man may adapt his letters to meet differing conditions.

Statements should always be sent out when an account is due, as they serve to call attention to the fact that the account is due and expected to be paid, as well as being a guide to the customer in checking his accounts.

Should no attention be given to the statement and it becomes necessary to follow it up, another statement may be enclosed with the following communication:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

Ten days ago we mailed you statement of account due at that time, and as we have heard nothing from you we thought it possible that same may have miscarried. We are handing you herewith a duplicate of the former statement, which we trust will reach you safely and have your attention.

Very truly yours,
MILTON, BROWN & Co.

To follow the preceding letter:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

We beg to call your attention to the enclosed statement of account, which is now past due. We have sent you two statements previous to this, to which you seem to have given no attention.

It may be possible that you have overlooked the matter but we trust this will be a sufficient reminder and that you will oblige us with a remittance without further delay.

Awaiting your favor, we are,

Yours truly,

MILTON, BROWN & Co.

To follow:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

Having received no reply to our request for remittance we have concluded you desire us to draw on you, which we will do on the 15th inst., unless remittance is received before that time. We ask that you will kindly protect our draft.

Yours truly,

MILTON, BROWN & Co.

To follow:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

We have to-day drawn on you, at three days sight, through the First National Bank

of your city for the amount of the enclosed statement. Kindly protect draft and oblige,

Yours truly,
MILTON, BROWN & Co.

To follow:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

We are to-day in receipt of our draft on you returned to us by the First National Bank with advice that you refuse to honor it. We are unable to understand why you treat us in this manner after the many favors we have extended to you, and regret extremely that it has been necessary to turn this matter over to our legal department for adjustment. Instructions have been given them to withhold action until the 25th, in order to give you an opportunity to make a more amicable settlement and thus save yourself and us much trouble and annoyance.

Trusting you will avail yourself of our leniency in this matter before it is too late, we are,

Yours truly,
MILTON, BROWN & Co.

Other forms that might follow:

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

Permit us to call your attention to the amount due us on account, as shown in enclosed statement, which you have perhaps

overlooked. We trust you will find it convenient to favor us with a remittance at this time and beg to remain,

Yours truly,
MILTON, BROWN & Co.

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

We beg to again call your attention to your account with us, which is now past due, and regarding which we wrote you on the Can you not favor us by remitting this amount at once? We have large obligations of our own to meet and are forced to call upon those who owe us to help out.

Anticipating a remittance, which we assure you will come as a special favor at this time, we are,

Yours truly,
MILTON, BROWN & Co

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

We are unable to understand why you fail to give any attention to our requests for remittance of our account against you.

The account is now long past due and there can be no mistake, as the terms of the account are plainly stated in the respective invoices covering the various purchases. We insist that you liquidate this account without further delay, otherwise it will be necessary for us to take steps to force collection.

Trusting you will avail yourself of this opportunity to save both yourself and us much annoyance, we are,

Yours truly,
MILTON, BROWN & Co.

Reply to request for extension of time on an account—

Ewer, Indet & Co.,
Chicago, Ill.

Gentlemen:

Your favor requesting an extension of time on your account with us, now due, is received. We would say in reply that it is not our practice to grant extensions of time, but as a special favor to you we have decided in this instance to grant your request and extend time for 30 days from When that date arrives we trust you will give the matter your attention without further notice from us.

Trusting this will be entirely satisfactory to you, we are,

Yours truly,
MILTON, BROWN & Co.

Threats should never be made when possible to avoid it and in no instance should they be made unless they are certainly carried out if necessary.

CREDIT LETTERS.

A great part of the business of a wholesale house is done on a credit basis. Very few retail dealers purchase their stock for spot cash, and this being the case, the extending of credit has become reduced almost to an exact science by large concerns. The trade of a credit customer is just as highly prized by them as that of the one who pays cash, providing his credit is good, and for numerous reasons credit business is as desirable and convenient to the seller as to the purchaser.

The exact cost of an order of goods cannot be accurately known to the purchaser until he receives the goods and an itemized bill from the seller. His order may not be filled in its entirety; or a part of the items ordered may be substituted with others of a different price; or, again, he may wish to return a part of the goods after he has examined them and found them inadequate or damaged; and if a check were sent with the order the amount would not be correct.

It will thus be seen that nearly every new customer of a large concern must be extended credit, and to extend credit indiscriminately would mean ruin to the house. There must be a credit department whose function it is to determine and pass upon the responsibility of prospective customers. Different methods are in use to determine this responsibility, the most popular of which is a consultation of the standard commercial agencies. If a man's rating is not found in the bound volume furnished by these agencies to their subscribers there are but two other resources—to obtain a special report from the commercial agency on the applicant for credit, or go to the applicant himself.

The proper way for retailers to ask for credit from a wholesale house would be to obtain an introduction by some responsible person known to them; to send bank references with their first order; or a sworn statement of resources and liabilities. But very few of them do this. Many through lack of business insight, will either send in an order without a word of explanation or they will write a long and bunglesome letter which is tiresome to read and entirely barren of facts upon which the

credit department would be justified in basing credit.

Experience has shown that the motive which prompts the sending of an order without an explanation or reference is not always the same. Personal pride on the part of the sender in a reputation already established for being "good pay" sometimes influences him; others omit to give adequate information through the presumption that their house is sufficiently well known and established as to make identification unnecessary; while there are others who, their credit being worthless or questionable, will send in such an order trusting to luck or chance that the goods will be sent without an investigation.

When there is no other means of ascertaining a man's business standing than by addressing him directly, then the skill of the letter writer comes into play. A skillful credit clerk will be able to learn much of the character of the applicant by his stationery, the style of his letter's construction and his penmanship—for many retail dealers do not use a typewriter. But such evidence is never conclusive and a few well-written letters may do wonders in

the way of establishing a basis of credit. The following will prove suggestive of proper forms:

No. 1. *Where introduction with a request for credit has been received:*

"Your esteemed favor of the 15th inst. is received and replying we beg to say that we shall be very glad to extend you a line of credit provided you will kindly furnish us satisfactory data upon which to base the same.

"We have made a careful search in such records of credit identity as are at our command, and have not been able to find your name, which may be due to an oversight.

"As a business man you will appreciate that business ethics demand we shall have something in the way of good references. If you will furnish us with such references, which upon investigation we find to be satisfactory, we will gladly extend you the credit requested.

"Thanking you for the communication, we are,

"Very truly yours,

"MILTON, BROWN & Co.,

"Per W."

No. 2. *Where references have been enclosed:*

"Mr. Blank,

"Dear Sir:—

"Your favor requesting the extension of credit, with references enclosed, is received and the matter has to-day been referred to

our credit department for investigation. We trust that developments will be favorable to us both and that we may have the pleasure of adding you to our list of valued patrons.

“Thanking you for your courtesy, which we assure you is appreciated by us, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

In communicating with the persons given as references, mentioned in form No. 2, we will assume one to be a banker and another a firm with whom the proposed customer has been dealing.

It is not good practice in making these inquiries to say that you have been referred by the person or firm in question as this carries with it an element of flattery to which nearly all human nature is susceptible and might serve to bias the reply.

No. 3. *To the bank:*

“Gentlemen:—

“We have received a request from Mr. Blank of for the extension of credit. Will you kindly advise us, in confidence, what you consider his credit standing to be and to what extent you would deem him worthy of credit? Any other information you may think of value to us will be greatly appreciated and, should opportunity afford, gladly reciprocated.

“Thanking you for the anticipated kindness of an early reply, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

An addressed stamped envelope should always accompany communications of this sort.

Banks are usually found very courteous and fair in such matters and in reply to the above communication would give full detail of all knowledge in their possession.

No. 4. *To the firm given as reference:*

“Gentlemen:—

“Mr. Blank, with whom we understand you are acquainted and have had some dealing, has applied to us for credit. Would you kindly oblige us with such information regarding his credit standing as you may have at hand? This, we assure you, will be treated with strictest confidence.

“Thanking you for the kindness of an early reply, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

A firm receiving a letter of this character knows at once the nature of the information desired and usually stands ready to comply with the request as fully as possible.

In addition to communication with the persons

given as reference by the applicant for credit, good business practice would suggest also making investigation in other directions. Nearly all business concerns are subscribers to some commercial rating agency, and in questionable cases it is customary to ask for special reports.

A blank form may be used to advantage in making inquiries to banks, law firms and other commercial concerns, as it is calculated to bring out concisely the information desired and result in a saving of time to both the inquirer and the one applied to for information. The following letter and blank form are recommended for this purpose:

No. 5.

“Gentlemen:—

“Will you kindly oblige us by filling out the answers to the list of questions in the enclosed blank regarding the person whose name is incorporated in question No. 1, or as many of them as you can?

“Thanking you in advance for this courtesy and awaiting your reply, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 6. *Form of information blank:*

1. Do you know Mr. Blank of?
2. How long have you known him?

3. How long has he been in business?
4. What, in your judgment, is his business ability?
5. What are his personal habits?
6. What amount of stock does he carry?
7. Is the stock live merchandise or shop-worn goods?
8. If divided, what proportion of each?
9. What, if any, is his approximate indebtedness?
10. What real estate, if any, does he own?
11. Are there any mortgages or claims against his property?
12. What do you estimate his total net worth to be, both in and out of business?
13. How much of his total net worth do you estimate to be represented in cash?
14. Has he ever failed in business?
15. What is his reputation for meeting his obligations promptly?
16. Do you consider him a safe risk for credit; if so, to what amount?

No. 7. *Where favorable replies have been received to special inquiries or references the following letter is in good form:*

“Dear Sir:—

“We are pleased to say that, upon investigation of your credit references we find them satisfactory. We shall take pleasure in extending credit to you supplying you with such goods in our line as you may desire.

“Awaiting your orders, which we assure you will be given our prompt and best attention, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 8. *Where it is desirable to limit the amount of credit to be extended the following will serve:*

“Dear Sir:—

“We have carefully examined the credit references furnished by you and have also made investigations in other directions. From the information thus gained we will cheerfully extend you any amount of credit within a limit of \$.

“We trust this will be satisfactory to you and that we may be favored with at least a portion of your patronage. Anticipating the favor of an order from you, which we assure you will have our prompt and best attention, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 9. *The following letter is in good form when it is not desirable to extend credit:*

“Mr. Blank,

“Dear Sir:—

“We regret to say that, up to this time, we have been unable to secure information regarding your credit standing that would warrant extending a line of credit. We would say, however, that any further references you might wish to furnish us will

have our best attention. In the meantime, in order that you may not be inconvenienced, we would suggest that you have goods sent C. O. D.

“Trusting you will appreciate our position in the matter, and awaiting your further pleasure, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 10. *Where the application for credit would not even warrant consideration:*

“Dear Sir:—

“We are in receipt of your favor requesting us to extend credit to you and beg to say in reply that we are not in a position, at the present time, to grant your request.

“Regretting that conditions are not such as would enable us to accommodate you, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 11. *Where an order only is enclosed and investigation of the credit records indicates that the credit of the person or firm sending same is good a letter similar to the following may be sent in acknowledgment:*

“Dear Sir:—

“We have your esteemed favor containing an order for which we thank you. The

order has already been passed to our shipping department and the goods will go forward at the earliest possible moment.

“We assure you we are much pleased to receive this, your first order with us, and trust it may lead to continuous and pleasant business relations between us.

“Again thanking you for the favor at hand, we are,

“Very truly yours,

“MILTON, BROWN & Co.”

No. 12. *Where an order is enclosed and investigation of the credit records would not be entirely satisfactory, the following is suggested:*

“Dear Sir:—

“Your letter with order attached is received, and we presume that, since you are a stranger to us, it is your wish to have the goods sent C. O. D., though you failed so to state. We prefer to have positive advice before shipping and ask you to favor us with same by return mail if possible.

“Awaiting your kindness, we are,

“Yours truly,

“MILTON, BROWN & Co.”

THE CREDIT DEPARTMENT OF A WHOLESALE HOUSE.

The credit department of a wholesale house is one of the most important and is one on which the house depends largely for its success in business. For this reason it must be operated with much care, that no point or detail which may be used to advantage is lost sight of.

In a well regulated wholesale credit department the first means of securing credit information on a customer would be the use of the commercial rating and special report systems and membership in the National Credit Men's Association, together with such other means as the particular case would demand. These, together with a competent credit man and a complete index, reference card and filing system, equip any establishment for taking up the matter of credit inquiry.

The reference card, of which the following is an example, would be first to be used upon receipt of an order or a request for credit from a prospective customer:

No. 1									
Name WESLEY, JOHN			Kind of Business			Genl. Mdse.			
Address 31 LINDALE AVE., MINNEAPOLIS, MINNESOTA.									
Commercial Rating		6/1/03 DUN H-3		BRADSTREET			GENERAL.		
Special Reports					Classifications				
Dun		12/20/03					2		
Bradstreet									
National									
Attorney									
Bank									
General									
REMARKS.									
12/20/03, Dun; Estimated worth \$15000. Owns property									
in which business is located. Mortgage on residence									
property \$1500. Borrowed Capital in business \$2000.									
Well connected and stands well in community. See Report.									

These cards would be numbered consecutively and a card would be filled out for each customer or applicant for credit, with name and address, as above shown. Reference would then be made to the commercial rating records and the information found therein would be inserted, together with the date of recording same, in the space left after the name of the agency making the report, on the line headed "Commercial Rating." For illustration, suppose that reference is made to Dun's report and the information is shown to be H-3 and the date June 1, 1903. This would be recorded on the reference card,

as shown above, and the same would be done with any or all of the other agencies making a report.

The card would be filed, in alphabetical order, in a cabinet file for that purpose, to await further use.

The next move would be to ask for the special rating or report on the proposed customer, from the commercial agencies of which the firm was a member. (Blanks for the purpose are furnished by these agencies.) Copies of such inquiries should be held on file for reference until they have been answered, after which they should be filed in proper order for reference in making settlements with the agencies.

When answers of any sort are received to special inquiries, the reference card should be taken from the file and the information obtained noted thereon, together with the date it is received, under the heading of "Special Reports," on the line indicating the source from which the information was received.

After careful attention has been given to the information, the credit man would determine and indicate by figure or such mark as might be adopted, on the reference card in the column for that purpose under the heading of "Classifications," respec-

tively, what class of risk the proposed customer would represent.

The information in detail would be placed in a folder, made for the purpose, of heavy manila paper, numbered to correspond with the number at the top of the reference card, and the folder placed in a cabinet file for reference at any time.

For illustration: John Wesley, General Store, 31 Lindale Ave., Minneapolis, Minnesota, applies for credit. His name, business, and address is entered upon reference card No. 1. Dun's rating list is referred to and shows his commercial rating to be H-3, June 1, 1903. This is also entered on the reference card on the line indicated by the heading "Commercial Rating." Application is then made to Dun's agency for a special report, which, when received, would embrace all detail regarding Mr. Wesley's credit standing. On the reference card under the classification of "Special Reports," and on the same line as the name of Dun, the date of receiving the information would be entered, say Dec. 20th, 1903. Presuming that consideration of the report would determine Mr. Wesley's credit risk to be second class; then in the proper column indicating

same, under the head of "Classifications," would be placed the figure "2" or any other mark that might be used to indicate the classification. Under the heading of "Remarks," on the reference card, a brief summary of the salient features of the report would be noted, as shown in the diagram. The complete or detailed report would be placed in a folder bearing the number "1," to correspond with the reference card, and the folder placed in a cabinet file in proper numerical order.

Suppose that, after all matters connected with Mr. Wesley's credit record had been filed, it would again become necessary to refer to the information. In the cabinet file in which the reference cards would be filed, under the index W-e (if the vowel index be used), the reference card of John Wesley would be found. At the top of this card would appear the number "1," indicating in which folder in the cabinet detailed information regarding the credit record of John Wesley had been placed.

This system of credit record will be found very complete and will furnish ready references. While it is simple in itself, it may be applied—as the basic principle of the credit department—to a business

establishment of any size, and may be added to or extended without material change in the original system being necessary.

The above is a general outline of the routine necessary to determine the credit standing or risk of customers or proposed customers. It is a splendid idea to keep posted on old customers as well as new ones. Nearly every business house, however, has to deal with a line of customers whose names do not appear in the credit records of any of the commercial agencies and who, nevertheless, are desirable and profitable customers.

The reasons why these names do not appear in the records of the commercial agencies are various. Sometimes it is because nothing is found upon which an agency would care to base an estimate of credit risk, preferring to make special reports. At other times the person is new in business and has never made a commercial statement. In still other cases the person refuses, through some misguided notion, to make a commercial statement.

Sometimes a proposed customer might not be able to make a statement or furnish references that would appear satisfactory upon the surface, yet back of it

would be found integrity and ability which, when weighed together with the references given, would entitle his request to favorable consideration.

In such cases as these the credit man is called upon to do his best work and to apply the tricks of his trade. He must of necessity be a keen student of human nature and able to read character from personal contact, conversation and written communications. His instinct and intuition of characters should be reliable, and firmness, judgment and common sense his distinguishing attributes.

No fixed rule can be laid down for the handling of applications for credit. The cases vary so widely that, no matter what plan is adopted, it must be administered with a high order of intelligence if the best results are attained.

LETTERS OF COMPLAINT AND ADJUSTMENT.

In large establishments there is a department organized for the purpose of investigating, adjusting and answering all letters of complaint. These letters, it may be remarked, cover every conceivable opportunity of complaint or fault-finding that a cantankerous customer can discover or invent. They complain of quality, condition, count, weight, color, size, delay, prices, discounts, terms, shipments, etc., etc.

It would be impracticable to require the department immediately responsible, or concerned in the complaint, to make reply. Many of the departments of a mercantile or manufacturing company are merely engaged in the routine mechanical function of *filling* orders or contracts and have not the time, and are not equipped by education or physical circumstances to carry on a correspondence.

To the Department of Complaints is referred every letter of that character—except letters relat-

ing to terms and credits, which properly belong to the Credit Department. Each complaint is promptly investigated and all facts obtained from the department involved. Such steps are taken as are necessary to rectify the error or to demonstrate to the customer that no error actually exists—which may seem simple enough; but it is usually about as difficult to convince a customer that he is mistaken as it is to convince a woman that a \$4 hat is as becoming to her as a \$20 one. There is an old saying, “A man convinced against his will is of the same opinion still,” and it must have been written of a complaining customer.

Forty-nine times out of fifty the main cause of complaint is carelessness at the customer's end, and results from lack of method in examining the goods and checking them with the invoice. And after a customer is morally convinced of it, his pride and obstinacy blocks the way of making confession and he makes a curtain of displeasure to conceal his embarrassment.

But all of this human frailty is part and parcel of business. It is ever present and must be handled wisely and well, to the end that the customer is re-

tained and his patronage continued. The management of the Department of Complaints must have an intuitive sense of what is true, right and proper. He must know what to say and how to say it in a clever, tactful and convincing manner. His bump of acumen must be fully and finely developed. A conciliatory tone and an evident purpose to deal fairly should pervade all letters of the complaint adjustor. At no time should impatience, incivility or abruptness be apparent in the least degree.

He must first of all be absolutely certain of the actual facts to be obtained from the records of the transaction or from personal evidence of employes. His assistance is not only in requisition because of his ability to adjust the complaint so far as the customer is concerned, but also in the getting of this inside information. Departments and individuals will oftentimes resent the imputation that they are in error and will adroitly blockade the effort to ferret it out.

Complaints do not improve with age and it is wise to take immediate action and effect a speedy and prompt explanation or adjustment. Promptness in this is two-thirds of the battle. The writer

had the misfortune once to inherit from a predecessor a bundle of disputes and claims. They had been grossly neglected, some of them were months old, and with every day of neglect they became more and more complicated. Any of them might have been disposed of with comparative ease at first. The difficulties in some instances were cumulative in character. The longer a settlement or investigation was deferred the more entangled became the situation. It took weeks of weary plodding to dispose of that "graveyard" of trouble and required that concessions be made to customers which never would have been necessary if the matters had been promptly considered in the beginning. Delays are expensive.

Often serious complaints are hatched from some trivial matter which has been neglected; it is another example of how a little spark may kindle a great flame. The small complaint should be attended to as definitely and diplomatically as the large one, and as promptly. And while it is necessary for self protection to be confident and firm in the adjudication of complaints, it is entirely possible to clothe a decision with courtesy and civility calculated to win respect and acquiescence.

An acknowledgment of letters of complaint should be made the day they are received. If immediate explanation is not possible, as frequently happens, it should be stated that a full report will follow within a definite time.

The following may be used as a letter of acknowledgment:

Gentlemen:—

We have your esteemed favor of
and regret to learn that We
will carefully investigate the matter at once
and within a day or two will advise you
fully.

Thanking you for promptly calling attention
to the seeming error, we are,
Sincerely.

After the investigation has been made the letter of reply may begin as follows:

Gentlemen:—

Referring again to your letter of
and adding to ours of we beg to re-
port as follows:

.....
.....

Sincerely yours.

Another example of a letter in which error is admitted is given as follows:

Letter Admitting Error:

Gentlemen:—

We have your favor of the and note that you claim a shortage of two cases of "Yarmouth." Having carefully examined the record of our Shipping Department we find that your claim is correct, and enclose a memo of credit for \$4.50.

Permit us to explain that it was a mistake in billing. Your order called for 24 cases, but on that day we were short, and only 22 cases were assembled and checked to your order, 2 cases being entered on back order. However the change of figures on the original was indistinct and the Bill Clerk extended for 24 instead of 22.

We have a carload of "Yarmouth" just in and the 2 B. O. cases will go forward with your next shipment. If you need them at once please advise and we will make immediate shipment.

Sincerely yours.

Acknowledging a mistake is comparatively easy and is pretty certain not to meet with objections at the other end, but when it becomes necessary to deny the existence of an error then tact and diplomacy are required. As an example of how *not* to do it we quote the following:

Gentlemen:—

We have your favor of You call attention to the price charged for "Yar-

mouth'' in our invoice #1274, dated October 9, and in reply we beg to say that \$2.25 is our regular price. We cannot make a reduction except in larger quantities.

Trusting that this explanation is satisfactory, we are.

That letter is altogether too brief and indifferent and has the earmarks of having been dictated by a clerk who either had a great deal too much to do or was wishing it was Saturday afternoon. At least he does not seem to have had a mind single to the work in hand.

A more graceful and certainly a more satisfying reply would have been as follows:

Gentlemen:—

We have your esteemed favor of and note your exception to the price charged for "Yarmouth" in our invoice #1274, dated October 9th. If you will kindly refer to our letter of you will see that we quoted you \$2.00 for *immediate shipment*. We were in hopes that you would take advantage of the price at that time, but your order was not received until 20 days since. In the meantime the market advanced so that we could not fill at that price. The best we can do to-day is \$2.25.

The indications are that there will be a further advance within the next 30 days, and as we have a fairly good stock on hand

we would strongly advise you to place your order at once for as many more cases as you can dispose of within the next ninety days.

Trusting that the above is entirely satisfactory and that we may have your order for at least 50 more cases at \$2.25 we are
Sincerely yours.

Or:

Gentlemen:—

We have your esteemed favor of and note your exceptions to the price charged for "Yarmouth" in our invoice No. 1274, dated October 9th.

We are well aware that you can buy competing brands for a little less money but think that if you will more carefully examine the quality of the goods you will promptly admit that "Yarmouth" is worth the difference.

It costs us more to put up. We use only the finest grade of stock and observe every precaution in the preparation. We leave nothing undone to insure that the quality of this product will make it a matter of pride for you to offer your customers. We are so confident of quality that we are perfectly willing to make good any complaint you may ever have on that score.

If you could see your way to order 100 cases of this at one time we would shade that price 8c per case, and if you will order an additional 75 now we are willing to rebate on the 25 cases already shipped. Otherwise the price of \$2.25 is the very best we can do.

We can quote "Riverside" at \$2.15 per case but do not believe you want to offer that brand to your trade.

Believing that you will advise us to ship the 75 extra cases, we are,

Sincerely yours.

LETTERS OF CONCILIATION.

A letter of conciliation is the highest product of the letter-writer's art. We have said in another chapter that the original of a multiple letter should be a masterpiece of forethought and careful construction; but there is no phase of a correspondent's work which should take rank above the writing of a conciliatory letter.

The circumstances requiring a letter of this nature are always unusual. Nothing of a routine nature will suffice—for, usually, it has been something partaking too much of the routine character that has brought about the condition of affairs which makes conciliation necessary. And being special emissaries for the doing of some particular and well-defined thing, they should take rank high above letters of solicitation or any kind of routine letters of any character.

Before he can do justice to this phase of his work, the correspondent should be well posted in regard to three things: 1, The history of the customer's

dealings with the house; 2, The policy of the house in matters of conciliation; and, 3, The character of the man to whom he is writing.

1. A systematic reading of the back correspondence had with customers will often render a foggy case amazingly clear and a lot of additional writing superfluous. It will frequently bring facts to light which will throw the fault upon the house itself, or so modify its understanding of the case that it may grant concessions and possibly retain a disgruntled or offended customer.

The time-saving methods of modern office routine are quite likely to obscure little details peculiar to a customer's requirements. Suppose that he should have made some small requests in various of his letters in the past relative to the getting up of his orders. It may have been embodied in a letter regarding something else, or it may have been on the margin of his order. Possibly it was read by one clerk—not the right one—and passed on to the files. If it had been read possibly it was observed that one time and disregarded thereafter. It may have been in poor penmanship and not read at all. Of course the customer does not understand all this and it is

simply up to the correspondence clerk to make allowances and do the understanding for both sides if he wishes to retain his customer.

2. It may be that your customer has been approached by a competitor of your house for his trade, and he has taken some trivial circumstance as an excuse for "trying the other fellow a while." Here is a case where the correspondent's knowledge of the policy of his house will enable him to go further than he otherwise might toward granting concessions or offering inducements for a continuance of trade, without danger of overstepping. Sometimes a break with a customer may be largely due to his own whim or humor of the moment—for customers are only human, and sometimes intensely so. But the tactful business man will easily recognize such cases and may sometimes settle them merely by a letter of well-chosen words and allusions calculated to dispel the subject with a hearty laugh when the customer's better mood has returned.

3. This branch of letter-writing is no exception to the rule that the correspondent should know as much as possible of the character and personality of the person to whom he is writing. A letter is, at

best, only a substitute for personal contact. It is a makeshift for reproducing the thoughts of the writer in a form that may be shipped long distances and again reproduced in the mind of the reader. Much of the freshness and detail of meaning is lost through this double process of recasting ideas from mind to paper and from paper to mind again—such as the personality of the writer and his temper and humor at the time of writing.

This studying of personalities is of benefit also in reading a letter. Between two persons doing business by mail with each other, the one who best understands the temperament and character of the other will have the advantage in all cases. No matter how fine a correspondent's command of language or how complete his knowledge of his own business, the best results will never be obtained in these semi-personal affairs unless he fashions his letters with some regard to the personality of the recipient. A simple, straight-forward letter which would be most effective with an illiterate customer might fall short of its purpose or even make matters worse by insulting the intelligence of a customer of education and culture; while letters especially adapted to such

customers, in recognition of their higher ability, have been known to transform merely occasional buyers into staunch and interested clients.

When writing to cranky or tricky customers the correspondent should assume a formal and impersonal attitude. He should keep in mind that he is not acting in a social capacity nor even in a personal way, and should not hold himself open to personal thrusts or annoyance. His replies to ugly letters should be so worded that it will appear to the reader that he has seen only the facts and ignored everything else in them. He is presumed to be proof against abuse. The grumbler expects to be ignored to a certain extent, realizing that the firm to whom he writes is more responsible than himself and more dignified.

What is written must always be more formal than what is said orally. One may tell a man things to his face which, if said in a letter, would be certain to arouse hostility. The least tinge of sarcasm is never safe in writing, and even an innocent little joke is dangerously apt to be misinterpreted if embodied in a letter. It is better to adopt a formal and rigid

style than to take risks on these "highlights" in a letter, no matter what your feelings are.

People who write troublesome letters to a firm act from different motives. Some will cause a great deal of annoyance through a simple sense of fairness and honesty, believing they have a true grievance. To such a full and explanatory letter must be sent which will make everything clear to them. Others will employ more of shrewdness and business cunning. They must be out-generated. Many are moved by trickery and greed altogether, even to the point of dishonesty, and will agree only to what they think they can be compelled and exacted to do.

If it can be determined to which class a customer belongs a letter can be designed to suit his case. Otherwise the correspondent must assume that he belongs to the first mentioned, honest but uninformed, class, and write to him accordingly. But when the motive has been ascertained the real efficiency of the correspondent comes into play. It is not the task of an amateur to convince a man who does not wish to be convinced, or to compel through mere written words a dishonest man to do the right thing.

That is why the writing of conciliatory letters takes rank above anything else the correspondent will have to do. When there is a clear case against a man or a firm it is a matter for the collection department to place in the hands of an attorney, providing the man or firm has property which may be levied upon. But cases are common where a dishonest and impecuniary customer has been so handled by letter that a claim on him would receive his favorable attention in preference to another claim by another firm which would appear to be more imperative at the time.

Let me repeat a story told of a prominent Chicago manufacturer. Although somewhat intemperate in speech he is an accomplished diplomat in writing. One of his customers, an habitual "kicker" wrote an unusually fault-finding letter. When Mr. A. reached the letter he read it through carefully, then slammed it down on his desk exclaiming:

"There's that idiot broken loose again! If he had the brains of a rooster he would know that we cannot be responsible for damages to goods in transit. We have written him at least a dozen times to obtain a written acknowledgment from his local

agent that goods are received in damaged condition before he accepts them. Then, since we have a receipt for the goods in good condition at this end, we would have recourse on the railroad for the breakage. This firm would be better off without the trade of such as him and he deserves to be told so in plain words."

Turning to his stenographer he snapped:

"Here, Miss B., take a letter to B. Z. Grumbler and get it out at once for the next mail." Then he proceeded to dictate:

"We have your esteemed favor of the third inst. and are very sorry that our last shipment arrived in damaged condition. We are at a loss to account for such a condition of affairs, but value your patronage too highly to argue the point. Kindly return to us as many of the goods as are damaged and we will replace them promptly, prepaid.

"The railroad company is at fault, of course, and had you obtained acknowledgment from your agent we could have collected damages from them.

"Regretting the annoyance and thanking you for calling our attention to the matter, we are,"

This merely serves to illustrate the point that, however exasperating the circumstances it is good

policy and good business not to show a ruffled feeling in correspondence.

You can damn a man to his face and increase his love for you at the same time—if you know how—but when it goes down in black and white and reaches your man in the quiet of his office, unaccompanied by the half-concealed twinkle of an eye, you can bank on scoring an offense every shot.

An old saw says that you can catch more flies with molasses than with vinegar. This applies to men with equal force and pertinence. If you are hoping or expecting to get your business into a condition where there will be no complaint you are preparing for disappointment.

A writer on the subject says:

“A curt and badly constructed letter may not express the writer’s real feeling; but the recipient—not being a mind-reader—construes the letter for its face value, and places his order with a competitor. Such a letter can easily open the way for the estrangement of an old and valued customer, or agency. A speck of cinder isn’t of much value as a heat producer under the boiler, but if located under the eyelid it assumes gigantic proportions and im-

portance. Be careful of the little square-cornered words. Wrongly placed they can break the bonds that it has taken years to cultivate.

“On the other hand, a tactful, diplomatic, carefully dictated letter will, time and again, win victory out of the very jaws of defeat; redeem a bad situation; appease a dissatisfied patron; effect a settlement without giving offence.”

Under no circumstances should a misstatement be made in a letter, nor should there be any part, or paragraph, calculated to give a wrong impression. If you have made a mistake, accept the situation frankly and show every disposition to make amends.

In a spirit of charity it is well to remember that “there are few, very few, who have the will and the ability to represent facts truly.” Some men, of narrow mental horizon and experience, find it extremely easy to write a letter full of complaints and criticism with a very little basis of fact. What they see exclusively they are apt to see with a mistaken idea of proportion, and a trivial thing in the heat of the moment is many times magnified.

The careful and experienced Correspondent will deftly weigh every point of claim or complaint, set-

ting forth actual conditions and intentions with a directness and evident fairness that carries conviction and conciliation in every line.

An illustration may be given to show how a valued agency was reclaimed, or saved, in the nick of time. A New York manufacturing concern was shipping a large amount of machinery to Europe through its London agent. The agency was the largest and most profitable one connected with the company, but, because of neglected and carelessly handled correspondence, they had almost determined to erect a plant and manufacture a similar line of machines for themselves. Just at this time a change was made in the sales management of the New York company. In going over the affairs of agents, branch offices, etc., the new manager discovered the strained relationship which existed between the Company and the London office, as well as between several of the home agencies. He immediately set to work to retrieve the lost ground and to bring about a better understanding and a closer bond of business relationship. In investigating the orders on file he found one from the London agency seven months old. Other orders were long overdue. These were

immediately cared for in a prompt and careful manner, and great care was taken in answering letters to have the replies catch the earliest possible steamer, so that they would reach the London office with as little delay as possible. No notice had been sent to the various agents about there being a change in the sales management, but the improved method of handling the business attracted immediate attention, and within a month letters were received from the London office which acknowledged the improved conditions and tendering their thanks and appreciation to the individual, whoever he was, responsible for it. The domestic branch offices and agencies of the company showed their appreciation in a similar manner, and the general business of the company began at once to take on new activity and larger proportions.

It very frequently happens that the men who are best adapted to make a successful personal interview are not fitted for correspondents. They have not the ability to put into a letter that quality or influence which makes them successful in personal interviews. This is not due to a lack of native in-

telligence or education, and I doubt if any amount of training would give them the ability to write successful letters.

On the other hand we very frequently find men who are so peculiarly constituted that they are able to write highly successful letters, yet are totally unfitted to meet customers personally. They seem to have a facility of thought expression and are able to put a cordial personality into a letter, whereas when they meet a customer personally they repel rather than attract. Just what the reason may be for this differentiation in individuals the writer must leave to some one more versed in psychology. Once in a while we discover the rare combination of person who is both successful in personal interviews and in his correspondence. Serious mistakes are made by merchants and manufacturers by failing to carefully select their Correspondence clerk. Because a young man has had a college education, an extensive vocabulary and a fair knowledge of the goods sold is not a warrant that he will make a successful correspondent. One of the best correspondents that I ever met never attended school a day in his life. All the education he had he got from read-

ing and by intercourse with people. But he could write the most winning and attractive letter. He had the ability to put heart and soul into his letters. He was also a most successful interviewer.

CALL-UP SYSTEMS.

Of the greatest importance in any correspondence system is a simple and sure method of keeping track of those letters which cannot, for one reason or another, be fully disposed of in the first answer, and perhaps not disposed of finally until several inquiries and replies have been exchanged. There are many causes which make it imperative to again refer to certain letters and inquiries upon certain subsequent, predetermined dates.

A quotation is made and must be "followed up," say, in five days or ten days, or at the end of a longer period. Also letters of inquiry, indicating a prospective buyer, must be surely kept in view and followed up until the order is landed or information secured which definitely closes the inquiry. The Sales Department, the Promotion Department, and the Collection Department in any business must be equipped with a dependable "follow-up" or "call-up" system. The more nearly this system is automatic and mechanical the better it will be, because it relieves the

mind and conserves the energy of the executive just to the extent that it substitutes mechanism for memory.

Call-up systems may be arranged on either of five or six plans. The nature and volume of business to be handled must determine which system is best suited. For handling a small volume of correspondence the *simple desk file* or folder having the days of the week tabbed on the separate divisions may fully answer the purpose. For instance, a letter which comes in Monday the 1st may be answered and set ahead for further attention on any subsequent day of the week or month by simply filing it under the desired day. This small file, in the nature of a portfolio, is kept on the desk; and each morning the letters in the divisions for that day are gone over again and given whatever attention is needed—perhaps set farther ahead still until finally disposed of and transferred to the permanent file.

A larger form of this simple call-up is the “*ticker*.” This is a substantial wooden box, with or without a cover, made large enough to accommodate the regular letter size folders and guides (Fig. 1). In this the letters are filed vertically according to the

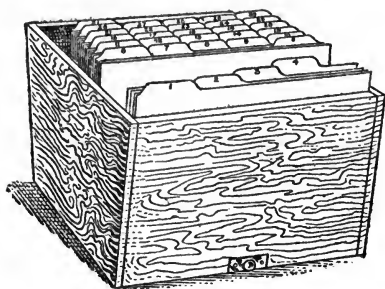


FIG. 1

day of the week or month on which it is desired to refer to them and there may be also added a series of "month guides," so that the letters may be set ahead for any month during the

year. For instance, it may develop that Simpson & Company will not be ready to place their orders until the following December. The letter is therefore placed behind the December guide. On the first day of December all letters in that division are gone over and disposed of according to circumstances, and the information, or action, which may have developed during the interval.

These two simple systems are, of course, only adapted to the handling of a moderate volume of call-ups. They are usually cared for by the executive himself or his stenographer, and do not necessarily involve the services of a special filing clerk. From these two plans have been developed the extensive, finely divided systems for handling thousands or hundreds of thousands of call-ups.

It will be seen that the above simple plans involve

The arrangement of spaces for detailed information on these cards may be altered to suit the kind of business; but the form shown has been made to cover a wide variety of business requirements and is in use by a great many concerns.

To illustrate: We get an inquiry for quotations. We answer the inquiry, and, before filing, fill out a card like the one shown (Fig. 2) with the party's name and such other information as is at hand regarding the "prospect." Supposing his inquiry was dated the 1st of the month and our reply the 3d, we should hear further from him before the 15th, if he does not overlook the matter. If he does, it is our purpose to follow up with other letters and keep the matter before him. On the card we have filled out we slip the little metal signal over the date "15" on the upper margin and place the card in the card drawer where it belongs. The letters are filed away in the vertical file drawer, in the folder corresponding in number with the "File No. —" shown on the upper right-hand corner of the card, which number the file clerk has assigned. However, the call-up card itself is filed in a separate card index call-up file. They may be filed alphabetically with an A-to-Z in-

dex; or, if it is necessary to set the call-up ahead of the current month, it is put behind the guide for the required month.

It is obvious that all of the "signals" covering the figure 15, no matter where located alphabetically in the file, will "line-up." So will all other like dates line-up. On the 15th the clerk can select at a glance every card requiring attention. The cards are taken out, and the file folders containing the correspondence are also taken from the regular letter files. The cards and the letters are laid on the manager's desk. He has, therefore, a concise report on the face of each card, of the date and the nature of all previous letters and answers, and generally by a perusal of the last letter and answer can determine the nature of the letter to be written on that date or what other disposition is to be made of the correspondence.

Another method is by the use of a plain, thin white card, 3x5 inches. On this is typewritten the customer's name, address, nature of inquiry, and; if the numerical system of filing is used, the file number. This card is placed alphabetically in the call-up, but is accompanied by a date-tab card bearing the

special date upon which the call-up is desired. These date-tab cards may be purchased either with single dates, from 1 to 31, or the dates may be grouped in only 12 positions, making 12 cards answer the purpose instead of 31.

Still another method is a combination of the alphabetical method and the date-tab facilities for finding a call-up, as, when the other fellow answers previous to the set call-up date. For instance: Simpson & Company may have originally stated that they would not be ready to consider purchases until Dec. 10th. The call-up was set for that time. However, they may change their minds and write that they are ready sooner than expected. Without the alphabetical guides it would be necessary to hunt through the entire thirty-one compartments in order to locate the Simpson card. Of course, in the large systems, where the letters themselves are not held out of the file, the *letters* in the case could be located in the regular files without reference to the call-up cards. But even then it is necessary to find the call-up card in order to enter the proper record and to set a new date for call-up. Some correspondents blue-pencil the margin of the

original letter with the successive call-up dates, checking off old ones as the later ones are added. This serves as a convenient cross-index of the call-up file, and is frequently of service.

It would be possible to describe other variations and features of call-up systems, but the author deems it unnecessary and impracticable for two reasons: without actual diagrams of the various card forms and illustrations of the many purely mechanical equipments, no descriptive text would convey a workable knowledge; and since no one could very easily manufacture their own call-up equipment it is necessary to go to some one of the score of manufacturing jobbers in these supplies. From any one, or all, of these catalogues may be obtained for the asking, showing with elaborate colored illustrations all of the various phases of the call-up idea.

Better still is a call from one of their salesmen or a personal visit to the general sales rooms. By either of these one can become graphically educated, by actual demonstration and exhibit, and advised concerning every feature of a call-up system adapted to his particular needs, whether they be simple and

primitive, or whether they involve the handling of a vast correspondence.

The value and importance of *some* system of call-up is much too great to be neglected by any live, wide-awake, progressive concern. The cost is not great; in fact, it is almost a negligible consideration because of the benefits to the business, resulting from an intelligent use of a call-up system.

INTERNAL AND DEPARTMENTAL CORRESPONDENCE.

It is just as essential that the Internal correspondence of a business house—the letters between the various departments, and between the company and its agencies—be completely systematized as it is that the mechanical features of the shop or office be systematically conducted. Much of the success with which a large and involved correspondence is dispatched depends upon the system with which it is handled. Certain *machinery* of correspondence is as vital as the right mental qualifications for this peculiar branch of business letter writing. Specially prepared forms and colors of stationery are essential to a complete system of internal correspondence. A theoretical discussion of the subject will not throw much light on the subject. This purpose is better served by minutely describing a thoroughly practical system devised for the use of a large manufacturing establishment embracing numerous departments and having a number of agencies and branch offices.

At the start, let it be understood that all sheets intended for internal and agency correspondence should be cut exactly to the standard size (8½x11 inches), and no deviation from this should be allowed under any circumstance, either in originals or carbon copies. The modern method of vertical filing makes this absolutely necessary. It is a most excellent idea, and almost the only successful method, for a general office to supply not only its branch offices but its more or less independent agencies, with letter heads and forms intended for internal work. This will insure uniformity in size, weight and color scheme, and will contribute greatly to the facility of handling letters either singly or *en masse*.

The system as planned for the manufacturing company referred to was extremely simple, yet it was the means of obviating many complications, delays and letters of controversy.

For general correspondence the letter heads were "blocked" alternately with the sheets for duplicate copies. The letter heads were numbered consecutively, the copy sheet being numbered in duplicate. When writing, the stenographer pulled off the "original" and the duplicate sheets together, slipping the carbon sheet between them.

One subject only was treated in a letter. Confining each letter to a single subject is of the greatest importance in agency or departmental correspondence. It avoids confusion, oversight and delays. When each letter deals with a specific and single subject it can be referred to the proper department without danger that any part, or special point, or question will be overlooked or delayed. Too much emphasis cannot be put on this single feature, and branch offices and agencies should be carefully coached in this detail.

Numbering the letters has this advantage: Frequently several letters are written to branch offices or agencies each day. The usual conventional reply, "We have your favor of the," is not specific enough to indicate the exact letter referred to unless the *subject* of the letter is also mentioned. Reference to the communication by number identifies it instantly and beyond the possibility of error.

But the skillful correspondence clerk, whether letter heads are thus numbered or not, is seldom at a loss to recognize correspondence on any particular subject quickly, because through long experience he has acquired the habit of grouping his re-

marks, in the letters which he writes, about a nucleus of two or more "key words" for the guidance of the reader. And he consistently expects and finds the same "key words" in letters addressed to him. It is a sort of unwritten law of business letter-writing that some short combination of suggestive words be taken from the language of the first writer on the subject and incorporated in the first paragraph of each letter throughout a series. In the following example of this usage the "key words" are printed in italics:

"Gentlemen:

Enclosed we are sending you an itemized statement of repairs made by this Company on car *C. R. I. & P. 41688*,—*defective flange, &c.*

This car was set out of the train at Chester Siding on account of defects one hour after having been received from your yards on the 10th inst. Inasmuch as the distance is so short, all these defects could not possibly have developed since the car was received from you, and we must insist that you accept responsibility for them and authorize this company to bill on you for the amount in question. Yours truly,"

A slight variation from this, used largely in the correspondence of railroads and large contracting

firms, is the placing of such a subject heading in capitals at the top of each letter. If this is intelligently done it is found to be of material assistance in some lines of business, without reference to numbers or index. A letter thus labeled is "placed" in the mind of the reader instantly, as will be seen by the following:

July 22, 1908.

DEFECTIVE FLANGE, CRI&P 41688.

"Gentlemen:

Replying to your letter of the 12th inst. we beg to inform you that the report of our car inspector at Bingo Junction for the date shown on your claim shows conclusively that the car was inspected minutely by him, and that there was at that time no evidence of the defects to which you refer. The car must undoubtedly have been damaged after it had passed into your hands, and we must, therefore, decline again to entertain this claim, and we return herewith your statement.

We would say further that unless future claims are accompanied by defect card issued by our inspectors we shall in no case pass them for payment. Yours truly,"

However, the reference by the number printed on each letter head is often very helpful and definite when used along with the extra precaution of a subject key.

A more common system of numbering letters, and one which is becoming more and more popular in very large offices is one in which the file clerk places a file number on each letter. By the use of this method all the letters on a particular subject will bear numbers very nearly, if not exactly, the same, instead of each individual letter bearing a separate number. What number shall be put on a given letter is determined by reference to a card digest of subjects on the clerk's desk. This consists of a very small card tray with not more than two hundred cards and a set of alphabetical guides. On these cards the range of subjects, which a survey of the preceding year's correspondence shows are likely to arise, are carefully classified and a block of numbers assigned to each—that is, so many “tens” of numbers to each sub-heading, until the field is covered. The capacity of the vertical file at hand must be kept in mind, and not too many numbers assigned to obscure subjects, so as to leave a great number of empty folders at the end of the year—transfer-ring time.

The following examples would probably not apply to any actual set of correspondence exactly, but are

consistent enough to illustrate the method of indexing. In the small card tray on the desk of the man who marks the letters before they go out, there would be a "key card" like the following, to show the distribution of numbers assigned to a general division of the correspondence:

KEY CARD	CLAIMS	400 to 499
L. E. & W. Ry.....		400 — 409
C. R. I. & P. Ry.....		410 — 419
L. S. & M. S. Ry.....		420 — 429
C. & N. W. Ry.....		430 — 439
Baltimore & Ohio.....		440 — 449
T. & O. C.		450 — 459
A. T. & S. F.....		460 — 469
		470 — 479
		480 — 489
		490 — 494
Miscellaneous small roads.....		495 — 499

This will show how the block of 100 numbers is assigned to "claims" and distributed among the various railroads with which the office has to deal in this capacity. Then, back of this key card would follow a card for each of the items shown on the above, further classified, as follows:

CLAIMS	L. E. & W.	400 to 409
January claims, L. E. & W. Ry. folder No.		400
February		401
March		402
April		403
May		404
June		405
July		406
August and September		407
October		408
November and December		409

With a carefully prepared digest of last year's correspondence in the form of a card index like the above, it is a very easy matter to determine what number should go on a letter on any subject that may come up. This much is purely theory. The letters are numbered and filed according to this theory—the numbers having been determined without respect to any particular letter, and before any of the letters were written or thought about.

When the carbon copies are filed they are indexed on cards of the same size, the regular 3x5-inch cards. Each carbon copy or received letter that comes to the file clerk, unless there is already a quantity of letters on the same specific subject in one of the folders, is indexed on a card, using one line thereon, as follows :

BROKEN FLANGES, ETC.

Date.	Folder.
3-14—C. R. I. & P. 41688 at Bingo Jct.....	412
5-8 —A. T. & S. F. car 4620, derailed at Delaware,	464
6-1 —B. & O. Claim No. 119872.....	475

In this system there are two ways of finding lost papers: In the regular file index and by means of the digest on the desk of the man who numbers. A mistake on the part of either is guarded against by the other. The digest, if consistent, shows what the number ought to be, and the index, if correct, shows what the number actually is.

There is another advantage to this system, and that is: After it has been used for a time those who have to deal with it will become so familiar with the general number of a railroad, viz.: L. E. & W. would be 400, C. R. I. & P. would be 410, etc.—that they may go straight to the files without referring to an index and find papers.

This small card index is used only for reference

of the clerk who marks the letters. When they are filed, they are indexed individually, instead of in a general way, on the regular file index cards, which may be very numerous and fill many drawers in a cabinet. This method, however, is too complicated for any but a very large concern, and is used mostly by railroads and the United States Government.

The company to which I referred at the beginning of the chapter carried on a heavy correspondence with a factory which was located some miles distant. Numerous special forms for transmitting shipping orders were devised. A form of factory letter-head like the following was used:

LETTER TO FACTORY.	
Subject.....	File No.....
Mr.....	Date.....
<hr/>	
(Body of letter)	
.....	

Two carbon copies were made of every letter to the factory. One was sent to the regular filing clerk to be filed as usual; the second copy was punched

and filed consecutively in a convenient binder which was kept on the sales manager's desk. This gave him an instantaneous means of reference to current matters likely to become the subject of inquiry or controversy: promises of delivery, delayed shipments, complaints, reports on returned goods, etc. A binder was also kept for the letters *from* the factory. This was found to be more convenient than putting the letters immediately in the regular filing department, which, as is often the case, was not conducted with the exactness and accuracy which would be necessary to avoid great loss of time. As soon as the matters involved in this correspondence were disposed of, the letters from the factory covering the points in question were removed from the binder and sent to the filing department. This kept the "live" matter only in the desk binder.

The file kept in this manner served also as a "tickler" or daily reminder, as it was self-evident that the letters in that binder represented subjects still undisposed of and under current consideration. Again, it proved an invaluable aid in preventing oversight and delays. The same weeding-out proc-

ess was followed with the carbon-copy file of letters *to* the factory.

When a matter was disposed of the carbon copy was removed from the "live file" and transferred to a "dead letter" file. These were not sent to the regular filing department because the first carbons were already filed there and also because it was often necessary to re-open a case and refer to matters that were supposed to have been finally settled. Correspondence at this desk was heavy, involving contracts and orders amounting to thousands of dollars daily. The force of the filing department was not so efficient that it could be depended upon to lose no papers and to produce them quickly when called for, and this plan was adopted in the departments where the business handled was greatest.

A binder file was also kept of all quotations, price lists, charges, stock lists and instructions sent to each branch office and agency. These also were numbered and dated.

With each letter of the latter description a postal card, having a blank form of acknowledgment printed on the reverse side, was enclosed. This form was as follows:

POSTAL CARD.

Form No. 8. Date.....
 Town

Gentlemen:

I hereby acknowledge receipt of your
letter, No., dated
referring to

On the reverse side of this card was printed the name and address of the company so that when mailed it would return automatically.

This served as a notice to the sending office that the advice had reached its destination promptly, and it also served as a check against possible claims, on the part of agents and salesmen, that they had not been supplied with prices, instructions and other information.

With each letter to a salesman on the road a similar card was enclosed for acknowledgment. These cards were signed and returned by agents and salesmen entirely independent of any regular letter which might be necessary in reply. As the signed cards came back they were checked off on the list of agents' and salesmen's names to which

the circular information had been forwarded. If any failed to return the card they were at once written to for an explanation of the delay. In this manner the fact that the letter had been misdirected, or had miscarried, was quickly made apparent and the proper steps taken to duplicate the information.

Special letterheads for use between the general office and agents and salesmen were designed as follows:

No.

From Special Mfg. Co.
Chicago.

Date To

..... at

.....

Subject

Answering yours of (etc.)

A supply of similar sheets were furnished to each agent and branch office. These were printed on paper of a different color. An excellent form for printed agency letterheads is as follows:

Use a separate sheet for each subject.

From JONES, SMITH & Co., Pittsburg,
To SPECIAL MFG. Co., Chicago.

Date

Subject:

In small establishments that have not reached the stage of development causing departmental organization, necessary "general orders" are usually transmitted by the proprietor or manager in person. However, this method is still tenaciously clung to by many houses that have long since reached and passed the "Department" stage. That it is unsafe and unsystematic scarcely needs to be said. It is a most fruitful source of misunderstanding, mistakes, delays and cross-purpose efforts

Orders from the Management to the various Department Heads should invariably be in writing. This method of transmission permits the orders to be put in a clear, concise, definite form and is, in regard to facility and system, of fully as much benefit to the originating official as to the various department heads. It enables him to carefully scan, revise and strengthen each order, before it is promulgated. The copies retained in the general order binder are of obvious value in many ways.

The written order, if properly constructed, leaves no room on the part of a Department Manager for hesitation or misunderstanding. He has his instructions in black and white and knows exactly what

is expected of him. It is, of course, frequently necessary for the General Manager to write special or exclusive orders, or instructions, to single Departments, but a large number of general orders are directed to all the Departments of a given rank and may to advantage be issued in duplicate.

At present the common practice seems to be to send the order as an exclusive and individual communication and each department head has a blank general order. A resourceful general manager of my acquaintance, however, devised a multiple letter which was far more effective than that generally used for the reason that it accomplished certain very desirable results in addition to those possible to the routine "multiple" letter which I have described. The form which he used was as follows:

OFFICE OF
THE VICE PRESIDENT AND GENERAL MANAGER.
General Order No. Date

To Messrs: Brown,
 Waters,
 Smith,
 Fenton,
 McQueen,
 Grover,
 Foster.

Gentlemen:—

Upon investigation I am led to the conclusion that the efficient operation of the

system of records, reports and accounting which we have been introducing with a view to greater economy of time, labor and money in the conduct of our business is seriously impaired by reason of a lack of interest in and consequent attention to its faithful and energetic inauguration upon the part of the heads of departments.

You will all confer a favor upon me if you will correct the apathetic disposition promptly. Each and all must see that his department carries the system out in all its details with thoroughness.

Sincerely yours,

.....
General Manager.

His experience with these devices was most interesting and I give it in his own words:

“The office boy who delivered these multiple letters asked each department head receiving one of them to place his initials after his name on one of the copies. Not only did this have the form of the formal receipt for the letter but it also called the attention of each man to whom the letter was addressed to the fact that his fellow executives, of equal rank, had also received the communication. The effect of the impression which this made on the minds of the men receiving the letter was beyond anything I had expected. I very distinctly remem-

ber that within one hour when the first general order under this form was distributed one of the executives came into my room with the communication in his hand and said:

“ ‘We are going to get together in Brown’s room and talk this thing over. There is one consolation anyway; the old man has included all of us in his reprimand and I do not mind being called down a little when I know that all of the department heads are getting precisely the same thing—and this letter shows on the face of it that he has not made any exceptions.’

“ ‘Almost invariably from that time forward a little impromptu conference of the department heads followed the distribution of a general order in this form. It was simply that every man knew that the other executives had received the same communication and the fact that they were all thinking about it at the same time naturally led them to get together and discuss the matter at the moment.

“ ‘Then, too, it had the effect of making each man feel that he was being served the same as all his other associates of equal rank. If the communication had been addressed personally to him he might

have inferred that it had also been sent individually to others, but he could not have been sure of it and the doubt would have operated to make him uncomfortable and very likely would have made him feel sensitive about discussing the subject with the other department heads, thus losing the value of the informal discussion which, as I have said, invariably followed the distribution of the general order under the form devised. Then, occasionally, I found that there would be a difference of opinion as to the exact meaning and intention in an order thus promulgated. This resulted in a conference with the official who signed the communication to the end of a perfect understanding of his intent.

“Under the old way the department head who had a little doubt about the exact meaning of the order sometimes hesitated to take it to headquarters for fear that the official would think him a trifle dull or stupid, but when he went in company with others for this opinion he had no fear whatever on this score.”

AGENCY AND BRANCH OFFICE CORRESPONDENCE.

There are many features of agency and branch office correspondence which need careful scrutiny in order that the sales organization, although complex and diverse in character, may operate effectively as a unit in securing right results.

No two agents or branch office managers will obtain results in the same manner. They should not be expected to do so. Besides their differing personal characteristics, they have to meet varying phases of character in their daily contact with their trade, and each must, to a considerable extent, be free to exercise his individuality in this task. However, there must be a central plan of campaign devised by the General Office. The closer this plan is followed by all the more certain will be the profitable results. Yet the wise manager will not seek to trammel his co-workers with inflexible rules and hard-and-fast regulations.

No merchant or manufacturer can do better than

observe the following exceedingly sound advice by Arthur Helps. In the "Choice and Management of Agents," he says:

"You should behave to your subordinate agents in such a manner that they should not be afraid to be frank with you. They should be able to comment freely upon your directions, and may thus become your best counsellors. For those who are entrusted with the execution of any work are likely to see things which have been overlooked by the person who designated it; however sagacious he may be. * * *

"With respect to those agents whom you employ to represent you, your inclination should be to treat them with hearty confidence. In justice to them, as well as for your own sake, the limits which you lay down for their guidance should be precise. Within those limits you should allow them a large discretionary power. You must be careful not to blame your agent for departing from your orders, when in fact the discrepancy which you notice is nothing more than the usual difference in the ways in which different men set about the same object, even when

they employ similar means for its accomplishment. For a difference of this kind you should have been prepared. But if you are in haste to blame your representative, your captiousness may throw a great burden upon him unnecessarily. It is not the success of the undertaking only that he will thenceforth be intent upon; he will be anxious that each step should be done exactly after your fancy. And this may embarrass him, render him indecisive, and lead to his failing altogether.”

As nearly all the negotiations between the head office and the branch offices and agencies are by letter, this advice applies directly to the matter of correspondence.

A nice distinction is to be made between the exact method of treating with branch offices and with independent agents. As usually arranged, the branch office manager is paid a fixed salary and is a direct employee of the Company, devoting his time exclusively to its affairs and looking to it for his chief support and instructions. Naturally he is subject to the general rules and orders of the company and expects to be closely guided thereby.

The independent agent is engaged in business for himself and handles the products of the company in an exclusive territory; either on a commission basis, or buying outright and selling at a prearranged margin or profit, or fixing the selling price to suit himself and the conditions of his local market.

Obviously, an agent of this character is to be treated on practically the same basis as an ordinary customer. In fact it is often imperative that the relationship between such an agent and the company be more diplomatically conserved, than relations with an average customer. An independent agency frequently, if not generally, has a large and valuable patronage and often controls the trade in his territory irrespective of his principals. His trade looks to him as an authority, as responsible for the quality of the merchandise sold, and he can sell almost anything which he is willing to back with his personal reputation for veracity, fair dealing and good judgment.

Such an agent if offended, or if dissatisfied with the methods of the company, may elect to discontinue handling its line of goods and take on a line manufactured by one of the company's competitors; thus

causing the company the loss of a volume of trade far in excess of that usually at the command of the average customer.

Large manufacturers are keenly alive to the importance of securing strong, independent agents where they do not consider it advisable to establish branch offices of their own. Competition is extremely keen to close an agency contract with desirable men and often considerable rivalry is developed in the matter. Frequently rival companies are able to discover the date of expiration of a competitor's agency contract, and get on the ground promptly with attractive inducements for the desired agent to handle their line exclusively.

Consequently, in correspondence and the general attitude towards an agency of this kind, there must be tact and diplomacy and every effort made to insure a continuity of business relations. The personal equation is an important factor in fostering a bond of loyalty and mutual confidence and should be developed to as great an extent as possible.

One of the most important and diplomatic tasks in the special field of correspondence is that of "bracing up" the lagging agency without wounding the

agent who may be in a very independent position and possibly inclined to "make a change," without due provocation. Here is a letter very effectively used (with intelligent variations) for this purpose by a large establishment.

It is given as suggesting the possibility of "punching up" an agent without being offensive to him. The letter is as follows:

From	To
Merchant & Company,	William & Williams
	Franklin, Md.

Subject, *MONTHLY REPORT OF SALES.*

Gentlemen:—

The writer has just received, from our secretary, the report of sales of our various agents. I have examined these with a great deal of care and interest. I am particularly interested in the report of your agency. You will find duplicate copy enclosed.

Referring to this report you will notice that while January sales approximated a very satisfactory total, each month since has declined so that for June the amount covers the price of a single machine.

I regret that, owing to absence, my attention was not directed to this condition sooner, because I feel that there must be some reason for it and that there is also a remedy. The longer a trouble brews, or

a disease runs, the slower the recovery and the more drastic is the necessary medicine.

Have you any explanation of the loss in sales? I have kept a fairly close watch on trade conditions generally and am not aware of any fixed reasons why we should not expect an increasing amount of business from your territory instead of the reverse.

You will remember, no doubt, that when we agreed to give your company the exclusive sale of our products in your state, you were very confident of making a good showing and of holding the lead in our line. There may be some reasons that have escaped me that will explain the situation and I will be glad to have you write me fully giving all the facts in the case. I know that the quality of our goods is as high as ever, even better, and the trouble must lie in some other direction. I do not believe you have "run after false gods." It must rest with your sales organization. I know how difficult it is to keep the salesmen individually and collectively keyed up to their best efforts. I know you have the market and that the goods will continue to meet every reasonable expectation and that the sales will follow as a natural law if the proper campaign is vigorously pushed. There is a good margin of profit for you and for us and I am anxious that together we devise some method of recovering lost ground. If you can conveniently arrange it, I would be very pleased to have you come here a few days as a guest of our company. We, of course, will refund your railroad fares both ways,

and I am sure you can spend a pleasant and profitable week here. We can each get a better understanding of the situation and I hope you will advise me by early mail that you will accept the invitation.

With kind regards, I am,

Sincerely yours,

The vast territory covered by commercial operations in this country and the consequent fact that branch houses and agencies are generally hundreds of miles from the parent house, involves peculiar conditions in the matter of correspondence. How to divide responsibility and authority between the general office and the branch offices and agencies is often a delicate problem requiring the constant exercise of good judgment and a nice diplomacy. First, it is absolutely essential that the main office shall retain a broad, critical survey of its trade in the entire field. On the other hand, the rights and dignity of the branch office manager or the agent, must be fully respected and upheld in his territory. At once it will be seen that the situation involves many difficulties when it comes to the handling of correspondence from prospective or actual customers located in the territory of the branch manager or the agent.

Unless this kind of correspondence is handled in a thoroughly systematic and uniform way, which at once conserves the interest of the house, the branch and the customer, bad blood and dissatisfaction is certain to be the result. This condition gives rise to that class of communications commonly called "referred letters," and it is a most important division of epistolary work to all enterprises operating in a wide territory through branches or agencies.

The oversight of the work of an "independent" agency can not, of course, be so close and arbitrary as that of a branch or exclusive agency, and consequently its correspondence does not properly come under the immediate jurisdiction of the General Office; but, nevertheless, there should be as definite a knowledge as possible of the methods employed, and there is no reason why there may not be friendly and helpful suggestions from the General Office to the agent, in reference to the conduct of correspondence relating to their mutual interest.

Of course, the final measure of efficiency is found in the results achieved; and where results are satisfactory, it may be safe to infer that methods are right. This will apply either to branch offices or

to agencies; at the same time, methods are seldom so perfect as to admit of no improvement, and good returns can not legitimately be made an excuse for an entire absence of advice and supervision.

Agents and branch offices are usually assigned a limited territory. This permits of saving of freight by shipping in carload lots. All inquiries that come direct to the General Office are referred at once, for attention and reply, to the branch office or agent covering the territory from which the inquiry originates. But this, by no means, should be either the first or the last of the matter, so far as the General Office is concerned.

It is the practice of some companies to refer letters without first making a direct acknowledgment to the inquirer. This is wrong in every sense. The letter should, in each instance, be acknowledged from the General Office. At the same time the letter should be forwarded to the branch manager or agent, with an advice covering any special suggestions and requesting prompt and careful attention to the epistle.

A careful record should be maintained of all letters referred to branch offices, and agencies, and methods employed to make "assurance doubly sure"

that prompt and due attention has been given. The following has been found a very serviceable form for the acknowledgment of inquiries originating in the territory of a branch office or agency:

Dear Sirs:—

We have your esteemed favor of date, and are pleased to note that you are in the market for

In order better to serve our customers in your territory, we have established a branch office (or agency) in This is in charge of They have all information and prices regarding our various products and we are certain that you will find them very courteous and attentive in their dealings.

We have taken the liberty of referring your letter to them, with instructions to give it prompt attention and reply. We hope you will conclude to place your order with them. We assure you of our hearty cooperation in giving you the best goods and service possible.

Thanking you for your inquiry, and awaiting your further favors with interest we are,

Sincerely yours,

For various reasons, it is considered wisest to retain all original letters coming to the general office, and in referring them to branch offices, it is a safe practice to send a careful copy. This copy can be

made on a separate sheet and enclosed in the formal letter referring to it, or the letter can be copied on the same sheet with the formal reference, using an Internal Correspondence letter head as follows:

From Merchant & Co. To William & Brown.
Chicago. Cincinnati.

Date 19..

.....
Subject. Potter & Co. Inquiry. No
In reply to yours.....

We are in receipt of an inquiry from the above company as follows:

.....
.....
.....

Please give the above inquiry your usual prompt attention, and endeavor to secure their business. Kindly acknowledge receipt of this letter by the inclosed return-card.

Would like to know later, the results of your interview or correspondence with them. We will send our usual Follow-Up letter to them in 10 days.

Sincerely yours,
Merchant & Co.

After a suitable and pre-determined interval, the original inquiry should be "Followed Up." A form similar to the following may be used:

"Dear Sirs:—

On we received an inquiry from you for As advised, we referred your letter

to our agents in, requesting them to give you a prompt reply, and to quote prices that would secure your order.

Kindly advise us if you received a satisfactory service. Thanking you for your courtesy in the matter, and awaiting with interest your reply, we are''

Sincerely yours.

“Follow Up” letters to agents or branch offices may be made in either of two forms. Where the number of referred letters has not been too great, a separate sheet for each inquiry may best be used. It should, of course, be of the regulation internal correspondence style of stationery. Here are some examples:

From Merchant & Co. To Williams & Brown.
Chicago. Cincinnati.

Date 19..

.....
Subject. Potter & Co. Inquiry. No.....
In reply to yours

.....
On date we referred an inquiry to you from the above company. We have not heard from you regarding it, and wish to ask if you secured the order. If not, what the prospects are for getting it?

Kindly reply on this sheet.

Sincerely yours,
Merchant & Co.

Where there have been a large number of referred inquiries, the request for reports may be made periodically in a blanket form as follows:

From Merchant & Co. To Williams & Brown.
Chicago. Cincinnati.

Date 19..

.....
Subject. Referred Inquiries No
In reply to yours

.....
During the month of we referred
the following inquiries to you. Kindly ad-
vise us of the results of your letters in
each case.

No. 1 James Wilson & Son Date, March 1st.
Detroit.

No. 2 Harrison & Flanders Date, March 1st.
Detroit.

No. 3 Ketcham & Gibson Date, March 1st.
Detroit.

No. 4 Merrill & Hubbard Date, March 5th.
Cleveland.

No. 5 J. J. Boyd Date, March 8th.
Cincinnati.

No. 6 R. S. Fletcher Date, March 10th.
Dayton. Etc., Etc.

The agent or branch office may reply categorically as follows: Using the form of internal correspondence sheet for branch offices:

Referring to yours of we beg to advise as follows:

No. 1. We wrote 1st and 2nd letters but have no reply.

No. 2. Quoted them and have the promise of the order.

No. 3. Secured order. Our order No. 893B;—Amount, \$1,439.40, etc.

The report of results from agents is valuable as a check against delinquencies or carelessness in correspondents, and also enables the advertising department to make an estimate showing the relation between the cost of an inquiry, and the resulting profits.

In “referring” correspondence, it should be done in a manner which will give the customer an impression that the inquiry is handled in that manner solely for his accommodation and to secure him better service; and that although referred to a branch office or agent, the general office is so much interested that the inquiry will be cared for in every detail as carefully and as promptly as if handled direct from the general office.

The more closely the work of supervision on the part of the general office and the actual work on the part of the branch office are made to harmonize and dovetail, the more certain and satisfactory will be the results obtained.

THE CORRESPONDENCE OF ORDERS AND CONTRACTS.

There is a difference between an open order and a signed one, and a still further difference between an order and a contract. The word "order" usually indicates a purchase of goods, while "contract" would mean that a piece of work is to be done. The correspondence in regard to each has its peculiarities, but whatever the nature of the transaction there is a radical change in the character of the letter-writing when a point is reached with the customer where the order or contract has been booked.

The "correspondence of orders and contracts" is properly only that which takes place after the booking of the order or contract. Such correspondence should not be of the elaborate and voluminous nature which characterizes circular letters or letters referring to credits or collections, but condensed and to the point. Until the booking of the order the writing of letters was of prime importance in the solicitation or negotiation for the business. But once

the business is secured letter-writing becomes a matter of secondary importance to the getting out of the work, and should be confined to the exchange of information on details of the work, notes to indicate the progress of the work and possibly occasional brief assurances that faith is being kept in this or that particular.

By this it is not meant that correspondence may be practically dropped as soon as an order is received, but that long and rambling letters are a hindrance to work that is actually under way, if not dangerous, and are more apt to convey wrong impressions than brief, matter-of-fact statements.

Immediate acknowledgment of all orders or contracts should be made in all cases, even when secured through salesmen. It is of value to courteously acknowledge it direct to the customer. This may be done either by filling out a printed form or by a personally dictated letter. Many firms make use of a postal card with a blank form printed on the back, which they send out in all cases, sometimes also writing a letter in the case of an important order or a new customer. One form for this purpose is as follows:

Chicago,190..

Gentlemen:

We beg to acknowledge receipt of
your order, as per specifications, dated

..... This order
bears your No..... and our No.....

.....
.....
.....

Thanking you, we are,
Yours truly,

Forms printed on paper of letter-head size are, however, preferable to cards, on account of the facility with which they may be filed in the vertical system which is now in common use. Postal cards, half sheets and all irregular sizes of paper are inclined to bunch up in the bottom of folders and interfere with the usefulness of the file for other purposes.

Where circumstances will admit of the practice a regularly dictated letter is always best, and with orders of importance this should be the rule. It is human nature for a customer to feel that in giving an order he is conferring a distinct favor, and it is likewise human—perhaps with a tinge of vanity—to

expect or appreciate a graceful acknowledgment. This applies more especially to buyers of moderate quantities and to the out-of-town customers of jobbers and wholesale houses.

Orders from very large concerns, particularly manufacturing companies, are placed by a purchasing agent who buys wherever he can get the lowest price on the day of purchase. There is not the feeling of established or preferential patronage in this case. The work is routine and impersonal to a considerable extent and the only need of an acknowledgment to such a concern is something which will insure that the order has been received and entered. The buyer may have favorite sources of supplies, but, considering quality, price and promptness to be equal in all cases, it is better for him to be absolutely impartial and phlegmatic.

“Purchase orders” are likewise made on blank forms and, besides places for the items outlined, contain certain printed instructions and conditions governing the order. These blanks are numbered consecutively for convenience of reference and identification. Sometimes they have a coupon-like attachment bearing the same number which is to be de-

tached, signed by the recipient of the order, and returned to the buyer for acknowledgment of order.

But even in such cases, while elaborate acknowledgments are of little use, an occasional letter between principals which does not fit into the grooves of a mechanical system of ordering, often has its effect for good. The executive officers or one of the partners of a firm can often change an indifferent customer to a loyal one by occasionally scanning a list of the customers and by direct personal letters signify that his patronage is appreciated.

An instance of this was where a large manufacturer of belts and belting supplies took time frequently to go over the lists of his customers. Many of them he was personally acquainted with and felt practically certain of retaining their trade, but with others he was not familiar. Some were apparently regular in their purchases and others intermittent. To the latter class of purchasers he wrote personal letters of appreciation or acknowledgment, and to this habit he credited a fair share of the yearly increase of staunch friends and trade. One of his letters was as follows:

Dear Mr.

I wish to express to you personally my appreciation of the occasional orders with which you favor us. However, I am inclined to think that for some reason or other we do not receive as much of your business as we might. If there is any special reason for this—or if we have unconsciously erected any barriers—I would esteem it a favor for you to write us. We are very anxious to have as much of your trade as we can obtain and certainly feel disposed to exert ourselves to the limit in order to fairly earn it.

If there is anything I can do for you personally kindly advise me. Let me hear from you anyhow.

Sincerely yours,

The mistake must not be made of supposing that the receipt of an order settles the matter. "There is many a slip betwixt the cup and the lip." Before the ink is dry on the entry book there may come a telegram or a letter of cancellation—sometimes without apparent reasons or without a word of explanation.

The writer recalls the delight he felt one day upon receiving a personal call from an out-of-town buyer whom he had frequently solicited by mail without result. Two hours were devoted to him and he left a very pleasing order for material to be shipped at

once. The order could not be shipped until the day following and we were in the meantime congratulating ourselves on the banquet. The customer lived quite a distance away and did not arrive home until the following morning, but he passed the telegraph office on the way from the station and cancelled that order. We never got an explanation.

Open orders are not in the nature of contracts and cannot be as rigidly enforced. Indeed, signed contracts seem to have as little weight with some. But the point to be remembered is to cage the bird as swiftly as possible once he is caught. To do this without ruffling a feather and keeping the bird happy at the same time is where the real genius crops out. An important thing is to first send a prompt acknowledgment; second, get the goods shipped as soon as possible—getting them shipped the same day and being able to say in your acknowledgment that the goods have gone forward is a powerful discouragement to a countermand.

Certain lines of manufacturing business are transacted wholly by contract. Exact specifications as to the goods, terms, time of delivery, etc., are reduced to writing. The special forms of these con-

tracts vary with the business and as between individuals. The correspondence precedes the contract and is up to that time governed by the same requirements of tact and diplomacy as on open orders. Even with disputes and conditions arising from definite contracts there should never be a departure from dignity, courtesy and fair-mindedness. There should be no approach to questionable interpretations or to taking advantage of "technicalities." You may say:

"Oh! it's done every day and everybody expects it."

True, it is done every day, more's the pity. But everybody does not expect it. To the credit of the American business man it must be said that in a large percentage of cases he wants and expects only that which is fairly and rightfully his. He is at all times open to reason and fair play.

There is, however, too much carelessness or laxity in the wording of contracts and in the dictation of letters relating thereto. These should be as definite and clear as possible, concise, to the point, and so worded that there may be no opportunity for double or doubtful meaning.

Here is an example of a double interpretation that

could have been forestalled by a single word: A letter was received by a jobbing house asking for a quotation on a certain make of lamp. A reply was made quoting \$40 each. A telegram came asking "What will be your best price for two?" The answer was: "Thirty-seven dollars and fifty cents."

This was, to a certain extent, ambiguous. Of course the word "each" should have been added, or the message worded, "Seventy-five dollars for two."

The buyer made the ridiculous claim that the price meant \$37.50 for two, as they had specifically asked the price for two. How they could have been brazen enough to set up such a claim in the face of the original quotation of \$40 each was unaccountable. But it required a lawsuit to collect the bill, and it serves to illustrate the extreme importance of every word in the writing of contracts, orders and quotations.

There are many different systems of handling orders and contracts, and a system which might be convenient in one line of business would be entirely inadequate when applied to another. The one which seems to be the most popular in different lines of business and which may be adapted to changes easiest, is one used by a firm which contracted for structural marble work in large buildings.

When an order came in, either large or small, it was immediately entered on a reference file in the office of the chief clerk. This consisted of a card index, the cards arranged alphabetically, according to names of firms who placed the orders, and not, as might erroneously be done, according to the names of the buildings or the names of the architects. The cards to be used for this purpose are numbered consecutively in large quantities and placed in a drawer in such a manner that the smallest number will always be at the top as the cards are used out.

When an order or contract is entered on one of these cards the number on the card becomes the number of the order until the contract is closed, no matter if that is a year or more. The ruled form on the card, if filled out completely, gives all the essential facts concerning the order—the name of the firm placing the order, the name of the building, the shipping point—for this may not be the same as the address of the customer—the date it is to be finished, the amount of the contract, date the order is entered, date shipped and name of the salesman who secured the order. It also bears an additional space ruled into columns where a very small order may be itemized, if desired, or remarks made.

O

O

NO.....
 Bill to.....
 at
 Amount of contract \$.....
 To be finished (date).....

'Date.....
 Ship to.....
 at.....
 Date entered in factory.....
 Date shipped entire.....

No. Pieces	Stock	Dimensions	Rough Sketch	Finish	Remarks

After this is filled out blue prints or drawings are made from the general plans submitted by the customer. From these drawings a detailed shop order is made out, itemizing each piece, giving dimensions, material and a "piece number." These lists go to the shop. They bear only the order number and the name of the building. Another file is made of them in the shop and here they are indexed by number consecutively.

You will notice that in the main office the contracts are known by the name of the customer, while in the shop they are known by number only. The name is not used in the shop on account of the inconvenience of writing out a long name on each piece of work. The number is shorter and just as convenient in other ways.

The number on the card in the entry file also becomes the file number for correspondence on the subject, and is placed on the folder in which the correspondence is filed. This is an improvement over the alphabetical filing in that, if two or more contracts are being completed for the same firm, the correspondence is kept in different folders, and is not nearly so apt to be confused.

When correspondence is thus numbered it is usual to also make use of the "subject heading" on each letter sent, as described in the chapter on "Internal and Departmental Correspondence." The great amount of correspondence on the one contract, and therefore with the same file number for reference, is too indefinite without the additional precaution of a subject heading.

PECULIARITIES OF MANUFACTURING CORRESPONDENCE.

The market for necessities is always safer and more secure than the market for luxuries. Necessities will sell themselves, while luxuries must be sold. It takes no great skill in letter-writing to sell a sack of flour, for if the miller does not go to the consumer with it the consumer will come to him. The same is true of clothing, in a less degree. Food and raiment are necessities of life, and there has been a demand for them since the world began. In a time of panic—"hard times"—the man who feels it first and most is the manufacturer or dealer in those things the individual foregoes first when prosperity wanes.

But there is still another class of articles which do not come under either of the foregoing classes, namely, what are known as specialties or "utilities." These are generally the new inventions which humanity has thus far gone without and which, therefore, can hardly be designated as necessary; but as

they are really quite useful, and almost indispensable when they once come into use, they cannot be labeled as luxuries. They are the good things the people must be educated up to. Among the recent contrivances of this class are the telephone, the electric light, the automobile. Sewing machines were once quite a novelty, as was the steam engine; and the man who first used an umbrella in London, so the story goes, was hooted at in the streets. To a greater or less extent all labor-saving devices have, through "manufacturing correspondence" and advertising, become so popularized that they are now regarded as near necessities.

Since necessities are "bought" instead of being "sold," and luxuries are too changeable and dependent upon fashion to be the basis of staple industry, it is apparent that the greater part of correspondence devoted to manufacturing finds its justification almost wholly in the things that *ought* to be necessary to daily life, and *are* necessary to the man who lives by outwitting competition.

There are two kinds of specialties: the kind which a man is bound to buy eventually from some one, and the kind which he may never think of again if

it is not sold to him on the spot. In the first case, if a sale is not made at once, it is delayed for a time, and in the second case it is probably lost entirely. The inference to be drawn from both instances is, *sell as much as you can in a given length of time*. Your expenses, largely, will go on just the same, whether you are selling little or much, and the more you sell and the faster, the greater is your actual profit and your percentage of profit, above expenses.

To illustrate how the first case operates—the man who only delays buying because he is not approached at the psychological moment—let us take the incident of a man, named Smith, who needed a suit of clothes: Smith discovered in August that his summer clothes looked a little “tacky.” Then it was that the clothier should have approached him with a letter, some nice illustrations of summer suits, and maybe a little philosophy. But he didn’t. In September Smith’s clothes looked still worse, and he knew it, but the rush of business caused him to delay the matter until in October. At this time his tailor should have flooded him with literature and monopolized his attention until he had an appointment with him; but he didn’t. It ran on for a fortnight longer

and turned cold. Smith realized suddenly that he was in sad need of clothes, but reasoned that since winter was now so near he would not buy an autumn suit, but have his old suit pressed up and make it do just a little longer, then get a winter suit, which he did.

Now Smith's tailor could not honestly say to himself: "It was bound to come. I have only been out the price of this suit for a few weeks." It was worse than that. He must say to himself, if he is truthful: "This *is* the money I would have had any way. But I am just out the price of a late summer suit and a fall suit, which I might have sold before this one and which I will never have another opportunity to sell." Smith would certainly have bought if he had been properly handled, but, as a matter of fact, he has some money left which some other merchant, in a different line, but with real enterprise, will get.

There is much in making it easy for the customer to order or to ask questions. In cases where it is difficult for him to order, the example of the great mail order concerns, of sending order blanks for such things as clothing, with spaces for all the data that it is necessary to know, should be followed.

That helps the prospective customer to say what he wants to say. It also helps him to say it when he wants to say it. The average buyer wants what he wants when he wants it, and if he cannot get it then he is very prone to change his mind.

Josh Billings says that the best time to set a hen is when the hen wants to sit, and the best time to sell is when the man wants to buy—when he asks the price. Local agents should be furnished with data in such form that they can answer questions of price and size instantly when the customer's mind is on the subject and when he asks the price of a certain size; instead of leaving him in doubt or to wait, grasp the opportunity to plant that one fact in regard to your goods firmly in his mind.

Another instance of handling buyers may be given in the farmer who asks a dealer for prices and information on reapers. He has an old reaper, but is thinking of discarding it for a new one. In the meantime the crop is coming on and his reply is not forthcoming, or at least the information which he needs is not contained in the answer to his letter. Perhaps he cannot consider the matter further until he knows what a new one would cost him. But he

is too busy, and it is not convenient to write letters in the country. The harvest ripens and he plunges into it and uses the old reaper, after which he is not going to purchase the new one until next year. Now it is not a case merely of a sale being deferred which would have been made any way. It is more than that. The number of reapers which might have been sold in that season is not sold. The reaper which will follow the new one—when it is worn out—is deferred also, one year or more, so that the number of reapers sold in a ten-year period—and in a lifetime—is much less than it ought to be. And while the manufacturer's expenses during his life were very definite, his profits, and consequently his fortune at the time of his death, were the minimum of what they might have been had he been punctual and grasped this secret in regard to the "selling of specialties."

Now, as an example of the second class of specialties, the kind that may never be sold if not sold on the spot, let us take the subscription book. It is always to the advantage of the book agent to sell his wares *now*, and as many of them as possible. The book he is handling may be the best thing for the

money the customer has ever invested in, but if it is passed up for the moment it is, nine chances in ten, passed up for good.

There is a partial loss in delaying the sale of an article that will eventually be sold, and a total loss in delaying the sale of a thing that is not a necessity. These two observations, crystalized into the policy of a man's life, will often account for all the difference between wealth and poverty, in old age.

The demand for an "article of utility," or for a "specialty," must be created by educative means,—correspondence and advertising. Before new and correct ideas can take root it is frequently necessary to dislodge or destroy old and erroneous ideas. Old prejudices may be so strongly established and fortified that to eradicate them, even with truth on one's side, is not a task for the gentle pen or the man who believes that "molasses will catch more flies than vinegar." At times the man with a new invention to place before the public must, so to speak, dip his pen into the gall of sarcasm and the acid of ridicule. It is a peculiarity of the human animal—which differs from other animals in that it has reason—that it must sometimes be rapped vigorously over the head before its reason is aroused to action.

This is especially true in the case of goods which are radical departures from older styles. The more radical the departure the more radical must be the literature which is designed to popularize it. First, the defects of the old way must be pointed out, and then the advantages of the new dilated upon. To get the attention of the public various methods are used. Some attract attention by interesting letters and others by means of odd stationery or attractive printed matter. It may be done by sheer audacity—by knocking the other fellow. Some advertisers may not agree with this method. They will say, “This fellow is a knocker. Never knock the other fellow.” It depends upon the circumstances. If the other fellow is in possession of the fortress; if he has the ear of the public; then there is nothing to do but to knock. This is especially true when the knocks are deserved.

Brains are interesting, no matter what they are connected with. It is the same old story that the man who is entertaining—and it takes a brainy man to be really and truly entertaining to the business public—can sell things that no one else can sell. Generally it is the man who has the time, the am-

bition and insight into human nature, the man who studies human nature as much as he does his goods, that wins by correspondence. There are men who can write worlds of philosophy, ethics and humor into anything. Such a man has been known to take up as uninteresting a thing as stove blacking and hold the attention of a community for weeks.

The president of a firm which makes a specialty of manufacturing an improved screen tells of the system used by him as follows: "In the first place we send an educated salesman—a 'screen educated' salesman—to some dealer in a certain town,—the hardware dealer or lumberman, perhaps,—and establish an agency with him. This new agent is then instructed to send us the names of prospects, any one who has recently bought a house or built one. We begin by sending to the addresses on the list a series of five letters, form letters, but addressed personally. We have form letters for all the ordinary questions that are asked in answer to these circular letters, but if one of the prospects, by asking an unusual question, lifts himself out of the form-letter list, then we honor him with a personal letter.

"More and more, the world is discovering the

sale of a specialty must be made from the home office. We have to furnish every pound of the pressure right here. We keep after the agent all the time—not by trying to make him feel a sense of duty toward us, or anything of that kind. We harp on the string that there is money in it for *him*. He does not love the world, and he does not love us; he loves money. We argue that if he will sell our screens he will get more money. And we find it successful.”

But when you sell a man, by all means stop writing him letters. Keep your system in such a state of efficiency that the card index represents only customers who have not been supplied. The saving in stamps and labor is the smallest economy to be derived from accuracy in the follow-up system. Accuracy means a great saving of time. A system is supposed to avoid confusion and not to cause it, and the system which does not serve this purpose has degenerated into red tape.

An impressive example of this degeneracy of system is to be found in the case of a much advertised real estate firm in Philadelphia. A friend of the writer had, a few years ago, an absolutely worth-

less piece of property which he wished to sell, and he wrote the Philadelphia man asking for terms. The property, however, was sold through another agency and the Philadelphia man was written to that effect, so that his follow-up list might be changed. But the advice was not heeded. The follow-up letters still came—a constant flow of them. Again the real estate man was written to “Please stop the girl,” that the property was long since sold, and why continue to follow up? But the letters came. About a year after that a telegram was received: “Do your terms still hold good?” The answer was: “I have seen a great many systems of follow-up, but this is my first experience with a telegram. If you had not sent it prepaid I would have sued you for damages, because, as I have written you many times, the place was sold a year ago.” This ended it. Whether the advice was heeded or the mailing list was lost or destroyed by fire, was never learned.

THE CORRESPONDENCE SYSTEM IN A LARGE MAIL ORDER HOUSE.

Probably more than in any other line of merchandising is it important to exercise the most exact care in the handling of correspondence in a mail order house. Letters and catalogues are the only direct representatives employed, and upon the skill with which these are handled depends the success of the concern.

The daily grist of letters in a mail order house will run into the tens of thousands. Its incoming mail is more extensive than that of such cities as Indianapolis, Minneapolis or Milwaukee. This mail comes from every state and from almost every hamlet in the Union. And the correspondence machinery in such a case must be organized in a larger and more comprehensive way than that of the small concern whose daily mail may be counted by dozens or scores.

The catalogue is the salesman of the mail order house and contains all the information necessary

for placing orders intelligently. It gives good cuts and descriptions of almost every article quoted; it guarantees satisfaction or money refunded, and by its completeness and comprehensiveness does away with an enormous volume of correspondence asking and giving information. This being the case, most of the incoming letters contain orders. Most of the others are in regard to adjustments and complaints, which are discussed further on in this chapter.

Letters coming into the office are opened by machinery. The usual method of ripping an envelope with a book knife or of tearing off the end would not only mean a great loss of time, but would endanger the contents of the envelope. The letters are taken in bunches convenient to hold in the two hands, and by a deft momentary manipulation in an upturned position, arranged with the ends flush. In this position they are held against a swiftly revolving disc, which is covered with a sheet of abrasive paper. This grinds off the end of the envelope just sufficient to open it, but does not go deep enough to injure a check or draft or a fold of the enclosed letter.

The letters are then passed to a table attended by

expert young women, who swiftly extract the contents, taking care that the enclosures, such as checks, drafts, money, samples or anything in the nature of an enclosure is attached directly to the letter, so that it cannot be lost or misplaced. These inspectors also make sure that the writer of the letter has given his town or street address at the top of the page. Many careless writers will begin a letter without giving their town or state, so that it would be impossible to tell whence the letter came. To overcome such deficiencies reference is made to the postmark on the envelope, and this is sometimes pinned to the letter with the enclosures. By this means the department attending to the letter will know where to address a reply. Letters containing orders are here separated from letters of inquiry only. The orders are sent to the entry department, where they are copied in blank forms. These blank forms are then distributed to the various stock divisions for filling. The letters which do not contain orders and which must be answered by further correspondence pass through a corps of inspectors, who determine the department to which the letter must be sent for attention.

Each department head has under his jurisdiction a corps of writers who dictate replies. The department manager himself seldom sees a reply or a letter. He is not employed for that purpose and could not afford to give his attention to the execution of details to that extent. The policy of the house in this connection is aptly expressed by the following remark of a department manager when asked concerning his work: "I have no work. I do not do anything, but I am simply ready every minute to do things if it is necessary."

In each department, when the letters assigned to that department are received, they are again distributed among the various correspondents according to the special lines of goods upon which each is best posted. Each letter has been stamped before coming to the department as to the date and hour when it was sent there. The correspondents are expected to answer all mail within 24 hours, and are therefore read at once. The easy ones are often handed to an efficient stenographer to answer without dictation. One of the largest houses, however, uses a phonograph exclusively, and the correspondents must dictate all letters.

After answers are written, and before they are sent out, they pass under the scrutiny of an inspection bureau, where it is carefully read and compared with the letter it answers, in order to determine whether all questions are met and whether the letter in itself conforms in its entirety to the policies of the house.

There are certain written and unwritten laws and principles of ethics which the answer must not transgress. To illustrate one point of this feature, it is a rule with one company that no definite promises are ever given in a letter. This is based on the Mosaic law, "Let your answer be yea, yea, and nay, nay," particularly "nay, nay." As the general manager put it, "We never make a promise. Promises are so easily broken and almost invariably are broken." This applies intimately to shipments. In our letters we say, "Shipment will be made *as quickly as possible*." Another thing, we continually meet all sorts of requests which we cannot grant without deviating from our established rules. "We are asked for agencies, for discounts and concessions in various guises, because of this or that real or fancied reason. One man will think he ought to

have a box of cigars because he told so-and-so to buy of us. Another will intimate that he can influence a considerable amount of trade in his community and wants a local agency. To all of their interesting propositions we pleasantly and diplomatically but positively give a negative answer."

It is the province of the inspection bureau to catch all violations of these principles and return the letters for recasting. But they cannot pass upon the correctness of the technical points involved. If the dictator has made a mistake in technical description or in a price quoted, that fact would go unnoticed by the inspection bureau. No one but the particular person writing the letter or the manager—who does not read letters—would have the requisite knowledge to know such things. That is a part of the responsibility which the correspondent himself cannot share with any one else; he is solely and individually responsible for the accuracy of technical information which he dictates in a letter. But the fact that the letter as a whole, as relating to its composition, completeness of answer and policy, is to be critically inspected, operates as a constant

check and incentive for the one who dictates and brings out the best there is in him.

The inspectors frequently find it necessary to return to the correspondent checks, money orders, etc., incorrectly made out; and it is the duty of the inspecting department to see that all enclosures mentioned in the letter are properly attached. This department also looks after the enclosing of samples, and scrutinizes the letter carefully with a view to having it complete, perfect and correct in every detail. Not the least important of their duties is to see that the address of the letter is the same as that on the letter from the customer, so that there may be no miscarriage or delay.

After this final inspection letters are passed to a corps of clerks, who fold and enclose them in envelopes and affix the necessary postage. In this department the outgoing mail is separated, the first class mail going through the postoffice for cancellation in the regular way, and all mail of any other class—such as catalogues, circulars, samples, booklets, etc., is sent out under stamps previously cancelled by the Postoffice Department, and such mail is not handled by the postoffice employes. In fact, it

is distributed by towns and states and sacked and labeled ready for the cars before it leaves the house. This is done under the supervision of a postal employe detailed for the purpose by the local postoffice. The value of this supervised work on the part of the mail order house to the postal service may be more fully realized when it is stated that during many months of the year the daily mail of the house in mind will average over seventy-five thousand pieces.

System is the watchword in all great institutions of this kind. There are so many things to be done and so many people to do them that the work and the personnel of the concern must be finely and rigidly classified. Some one must be responsible for everything and everybody responsible for something. When it comes to important matters of fact, the files are the one source of information.

Take the case of a claim, for instance, which has come in from a customer. An article may have been omitted from a shipment by oversight; it may have been lost in transit; something may not be as ordered, or may arrive in damaged condition. There is an astounding number of complaints that come

in, and a large force of correspondents and stenographers is necessary to adjust them. By the time the complaint arrives the customer's original letter and all papers in connection with it have been carefully filed away, and no one can obtain them from the file clerk without a voucher from the correspondent who had charge of the letter-writing when the order was handled. The letter of complaint is passed on to the employe who assembled the goods, who investigates and endorses on the back what he finds out. Then it is passed on to the shipping clerk, who does likewise.

On most complaints it is necessary that some of the employes investigating a complaint have the customer's original order, freight receipt, and various other papers, all of which are filed away together under an invoice number. When absolutely necessary, and only then—for the correspondence clerks are very busy men—a voucher is obtained from the correspondence clerk and the papers gotten out. When the matter has been ferreted out and definite facts learned, it is the duty of the correspondent to write the customer and straighten the trouble out with him.

Thus far we have dealt only with the correspondent in the *merchandise departments*. There are also correspondents in the *transportation department*, which handles cases where claims for shortage or damage are made against railroads. Then there are *special* correspondents, who answer letters addressed to members of the firm personally, and letters which do not fall into the province of any of the regular departments.

The most important single qualification of a correspondent in a merchandise department of a mail order house is to know the merchandise of that department; and the next great thing is to understand the system and spirit of the house. This system is probably more intricate than that of any other business, and it will require a new man three or four months to feel that he is "started"; he will then probably learn something new every day for a year in regard to the system. It is probable that more correspondence clerks fail on account of their inability to get a good working knowledge of the system of their houses than on account of inability to write a satisfactory letter.

A correspondent should be a man of mature judg-

ment, since his work consists largely in adjusting complaints. It is his task to satisfy the customer at the least possible expense to the house; and when goods are damaged he should know the cost of repair, how the repairing must be done, and whether it will be necessary to send them back for exchange. He should have a good idea of freight rates, methods of shipping, etc. In fact, he should be a generally well informed man. He must answer inquiries and adjust complaints promptly, writing letters that are properly addressed and without typographical errors. But the basis of judging a correspondent is his ability to handle a large quantity of inquiries and complaints on schedule time and do it in a satisfactory manner. He is expected to answer something like one hundred letters a day, and there are always a few "tough" complaints every day that take half an hour or more to adjust properly.

The letters received are, more often than otherwise, written in lead pencil; often they are illegible and do not call for an artistic reply. The correspondent therefore does not need to be a master of English and rhetoric, but must write a simple, straightforward letter. One of the largest houses

has a rule that every sentence shall constitute a paragraph, for the better understanding of the rural reader. Another house, during the holiday rush, simplified matters even further than this by having printed a sheet with numbered paragraphs, each paragraph answering and explaining one of the customary questions at that season of the year. One of these sheets was sent to each complainant with a statement printed at the head of the sheet: "The paragraphs marked 'X' will answer the questions contained in your letter."

A correspondent who has made good in a house such as the ones described will have an invaluable business training and can readily secure a position requiring business ability. The position of correspondent is not to be desired for any great length of time by an ambitious person, but it is an excellent stepping-stone to something better. There are many opportunities for advancement, to such positions as assistant managers of department and later to managers. A common course is for the correspondent to accept some excellent position with a smaller and newer mail order house which needs his knowl-

edge and training, or as correspondent with a rival firm where high wages are paid.

The mail order method of doing business is an economical one, and the great houses are growing in an astounding manner. A good man can develop rapidly, sometimes becoming assistant manager in two or three years or even manager of a department doing a million dollars' worth of business annually. The position of correspondent will be a more lucrative one within a few years, when competition among mail order houses becomes closer and the country people, with whom they do the greater part of their business, better educated and better informed.

It is no doubt true at the present time that a good letter will influence a man to send an order to one house in preference to another, but, as stated before, the catalogue is the salesman, and it is not expected that the correspondent shall bring in a great deal of business. The position can be held down by any man who has ordinary good judgment, a fair education and ability to think quickly; but a man with any native ability will not be long in getting a better job.

HOW CORRESPONDENCE IS HANDLED IN DEPARTMENT STORES.

The store which retails across the counter is necessarily disqualified for any other method of selling goods advantageously. A good salesman may not be—and very likely is not—a good letter-writer; and a good letter-writer is seldom a real success as a face to face salesman. Furthermore, the two systems of selling will not work well together from the same stock of goods.

By any concern which retails across the counter, correspondence is regarded not as a desirable medium of getting and conducting business, but rather as a sort of necessary evil. The problem with it is not, "How can we elaborate our correspondence system," but "How can we curtail or eliminate it." And to the degree that their system dispenses with correspondence it is considered effective and satisfactory.

This being the case, the correspondence in a metropolitan department store, no matter how great the

business, is never large; and the methods and systems adopted by it are interesting to concerns in other line of business rather because of their oddity and novelty than for any other reason. The department store can no more teach them method in the handling of correspondence than could a watch-maker formulate rules for the building of air-ships.

But they never quite succeed in eliminating letter-writing. They can easily enough desist from encouraging mail orders, but a few such orders will come without encouragement. They will use every effort to have complaining customers call at the store to make adjustments, but some of them cannot or will not. Some letter-writing must be done, and they must make the best of it and do it in the least troublesome way.

To this end some stores segregate all the letter-writing to a department where it can be handled by one or more persons fitted by education and experience for that kind of work; and other stores either allow the salesman to write his own letters as he pleases, or require him to send them to the manager's office to be censored before mailing.

Following are descriptions of several systems in use:

*Marshall Field & Co.,
Chicago.
Retail Branch.*

There is a definite system of correspondence in use in the retail branch of the Marshall Field concern, a "Correspondence Bureau" being an important part of the business structure. All incoming mail is distributed from this "Bureau," and all outgoing mail is dictated there except that pertaining to credits and collections, which is handled in the Department of Credits. A card system is in operation and the names of charge, cash or C. O. D. customers are recorded, two files being used as a matter of convenience in classifying the nature of the account—one for the credit accounts and one for the cash and C. O. D. accounts.

Perhaps the most interesting feature of the correspondence system here is the "correspondence slip," a blank form, which can be obtained by any employe when it is found to be a matter of necessity or courtesy to communicate with customers by letter. This slip is printed with spaces for the name and

number of salesperson, name and address of customer, and date. On the top of the slip instructions are printed as to the manner in which it should be used, as follows:

“When it becomes necessary for any employe to correspond with a customer upon business of the house, he will fill in this blank, plainly, giving such facts as shall appear in the letter. This slip will be O. K’d by the person in stock authorized to attend to such matters, and then sent to the correspondence bureau, where the letter will be carefully written and copy of same kept.”

On a corner at the top a notice reads thus:

{“By Mail
 {With Goods.”

Also, “When letter is to go by mail, mark off the words ‘with goods’ above. If letter is to be returned to salesperson to go with goods, mark off the words ‘By Mail’.” The slip is ruled, front and back, so as to insure evenness in writing and legibility.

“I entered this store as a cash boy, and have been at the head of the Correspondence Bureau about

three years," said John W. M. Heering, of Marshall Field & Company's retail establishment. "We have been improving our method of handling correspondence with the growth of the business, and have now in operation a system which gives good satisfaction.

"Letters upon all matters except credits and collections are written and copies filed in this department. The 'Correspondence Slip' which is designed to assist the clerk in giving the facts relating to a transaction in their own way, is found to be one of the best features ever introduced. It is a great time-saver, as it is unnecessary for salespersons to leave their departments, and these matters can usually be attended to in their leisure moments. A simple statement of facts is all that is necessary, as the clerk understands that the actual letter to the customer is to be carefully written in the correspondence bureau.

"Many courtesies in the way of informing customers that certain lines of goods have been received, etc., that would otherwise be overlooked or neglected, receive attention through the use of these slips. Customers, as a rule, appreciate such attempts on our part at pleasing and saving of use-

less trips to the store for information which could just as well be sent to them by mail, so that it pays the merchant to attend to these little things in the long run.

“As an illustration of the value of correspondence in connection with the retail trade, let us suppose a new customer inquires for goods not in stock at the moment. The clerk is not certain when they will be received, and the customer does not wish to wait until the information is obtained. It is but the work of a minute to request the name and address and state that the information will be sent by mail that day. Of course this action would only be suggested after it was found the customer could not be suited in another line. It is certain that the customer's attention is favorably attracted to the store by the proffered courtesy, which will be further accentuated on receipt of a personal letter.

“Our follow-up system receives careful handling. Names and addresses are obtained from the credit department, and also from drivers' delivery sheets in the case of cash or C. O. D. transactions. A card system is used, and in addition to the name and address we make a note of the amount of the purchase

and also the date of same, so that we can keep track of the business done by the patron and the date of the last purchase.

“Form letters are sent out at least once a month and the list is kept fresh by eliminating the names of people who fail to respond after a reasonable period has elapsed. Catalogues are also sent out semi-annually.

“My experience has demonstrated that one of the best principles of letter-writing is *never to say anything in a letter you would not be just as willing to say in person*. Conciseness coupled with comprehensiveness are very essential in correspondence.”

Wholesale Branch.

The wholesale branch of Marshall Field & Co. is kept separate and distinct from the great retail branch, and the two organizations regard each other very much as totally different concerns, although the general management is, of course, one.

In this branch the incoming mail is classified by a bureau of boys who are selected for this work on account of their long experience and general knowledge of the store. These boys open all letters and

obtain enough information from each to determine in what department it is to be handled; it is then taken there and placed in a receiving basket to await attention. Letters referring to merchandise, "special-price offerings," etc., are sent to the buyer of the particular department where the goods mentioned are handled, to be answered by him. Letters from customers desiring credit are sent to the credit manager. Remittances are, of course, sent to the cashier.

Letters from salesmen go to the sales manager. All correspondence between the house and traveling salesmen is handled by the sales manager and his assistants. The routing of the men is done in this department, and each man sends in to the sales manager his daily report of work on the road.

There is little or no attempt to harmonize the tone of letters emanating from the various departments of this store. Every man who handles correspondence is supposed to be familiar with the subject matter in hand, and it is up to him to use his own judgment. The individuality of the writer of a letter is sometimes more effective than any polish which the house might afterwards put onto the let-

ter, and employes in this branch are allowed to express themselves in their own way without criticism from the house.

The main points which should cover all correspondence are, a strictly accurate statement of all matters handled; the construction should be as simple as possible; and there should be absolutely no delay in responding to a letter. Letters are answered the same day received. If the information asked for is not at hand at the moment the letter is received, the correspondent is notified of this fact and informed at what future date it may be expected. In the latter instance the stenographer places the customer's letter and copy of our answer in a file under the date corresponding with that indicated in the answer.

There are no special features to the collection and credit correspondence. The time of collection is stated when the goods are purchased, and the credit a man is entitled to is readily ascertained by the credit man before purchases are made. No statements are ever rendered other than the original bill of sale. All statements received are destroyed at once unless they refer to an unsettled claim in a month previous to that in which they are received.

Outgoing mail is dictated to stenographers located in the various departments. The signature to all letters is that of the house, together with the name of the writer, both typewritten. The letters are stamped, sealed and placed in baskets from which they are taken to the postoffice regularly by boys.

Form letters are sent out every week by the advertising department. The method adopted is to direct attention to the merchandise in some one department in each letter. This system is found to be very satisfactory and productive of excellent results. It keeps the house constantly before the merchant and by covering the various lines in this way you are certain, eventually, to bring before him a line of goods he is interested in.

Aside from the form letters, catalogues are sent out to retailers in the spring and fall. These are compiled in elaborate style and bring good results. They are sent out just previous to the departure of the road men. No other follow-up system is used.

The rule in regard to letters of conciliation is to tell the truth and act promptly in acknowledging a mistake, if one has occurred. Impress your corre-

spondent with your honesty of purpose, and place the blame at once where it rightfully belongs.

JOHN V. FARWELL & Co.,
Wholesale Merchandising.

All incoming mail addressed to the firm is delivered to the cashier's office. After remittances have been extracted all letters are turned over to the credit department, and are scrutinized by the manager or his assistants. The letters are then sorted according to the territory in which they belong, and distributed to the general salesmen. Territories are made up by grouping cities and towns adjacent to each other, covering more or less extensive area. A general salesman is placed at the head of each territory and he, with his assistants, looks after the customers and promotion of new business.

Letters from road salesmen relating to questions on certain classes of merchandise are sent to the buyers of the goods mentioned. All outgoing mail is dictated to stenographers. Letters, when completed, are inspected and signed by the author.

The special point which makes for accuracy is that

each employe handling correspondence is thoroughly familiar with all the details covering the matter in question, and in the case of the general salesman there is the additional advantage of a personal acquaintance with the correspondent. Regular trips covering the entire territory managed by the general salesman are made at certain intervals for the purpose of forming and fostering acquaintanceship of the retail dry goods merchants. Personal acquaintance with the correspondent is considered one of the most important factors which make for the effectiveness of business letters.

Each general salesman has one or more assistants. They are usually clerks who have served in other capacities and are promoted to the position of assistants because they have displayed an aptitude which would signify ability and experience sufficient to make good in that department. These assistants are soon started in correspondence under the supervision of the general salesman, who persistently criticises them on mistakes in grammatical expression, etc., and while they are instructed to be as brief as is consistent with the matters in hand, it is also

made imperative that they cover the ground in as comprehensive a manner as possible.

Form-letters, embodying the above principles, are given the new assistants, not with the idea that they should follow them literally, but as examples of correct methods. Such forms they can study at their leisure, and it is expected that they will be absorbed and serve their purpose without detracting from the writer's own individuality of expression.

“The decalogue governing our correspondence may be laid down as follows,” said Mr. F. F. Ferry, superintendent of John V. Farwell & Co.: “*Thoroughness*, which will demonstrate to the recipient of the letter the writer's complete mastery of the subject under consideration; *conciseness*, but withal conveying comprehensive statements down to the minutest details without unnecessary elaboration; *truthfulness*, which will establish the writer's veracity and cause the retailer to place the utmost confidence in all statements made by the writer; and *promptness*, which will convey to customers, large and small, the impression that you consider their business of sufficient importance to attract your immediate attention.

“Added to those principles, grammatical expression is an important feature; and great care should be taken to obviate double meanings and vagueness.

“The correspondence here is handled, for the most part, by employes who have passed through certain well-defined stages of business experience with the firm; and as their early coaching has been practically the same there is a certain unity of style among them. There is concerted harmony so far as the underlying principles are concerned, although the application of the same is left to the originality of the writer.”

Jobbers are in the position of seeking the favor of the retail trade, and are essentially the servants of the retail merchant. This point must be borne in mind in correspondence with the customer, and no matter how unreasonable a merchant may be in his demand, it must be met in a spirit of politeness and fairness to all concerned.

Traveling salesmen send in a weekly report of their work on the road. All such reports and letters pass the scrutiny of the credit man, and those receiving his O. K. are then sorted, as explained before, and turned over to the general salesmen. The movements of the men and results of their

work are reported to the sales manager, and he dictates letters suggesting methods which, in his judgment, will facilitate the success of the salesman and encourage him to further efforts.

This firm has no definite system in sending out form letters, but they are used to a considerable extent. In some instances where new novelties in dress goods are received, form letters are arranged to cover this particular line, and samples of the goods are enclosed. At other times letters are sent to retailers suggesting new methods of advertising their stock, so as to attract the attention of the consumers to the line of goods which are the most likely to draw trade to the store. Letters on window dressing are sent from time to time, or whenever anything specially meritorious presents itself. Experience has proven that circular letters which contain valuable helps to the retail merchant bring the best results in opening up a correspondence—which eventually brings trade to the jobber.

The general salesmen are constantly on the alert to promote and expand the trade in their various territories. Daily reports are received regarding changes in firms or opening of new stores. News-

paper clippings covering this field are also received and letters are at once dispatched to all prospective customers.

Letters relating to credit and collections must be written with a knowledge of the conditions of the trade where the merchant has his place of business. Diplomacy must be used in letters of inquiry as to a man's general character, so as to bring out only the facts necessary as a base for the establishment of credit.

Collection letters must be prompt and decisive and so worded as to call for an immediate response from a customer where an account is overdue.

Aside from the form letters, general salesmen are continually following up the traveling men with personal letters, not in any systematic way, but as occasion may suggest. Letters from prospective customers making price inquiries, are followed up by the road men, and a personal visit is made sooner or later by the general salesman.

It is a mistake in follow-up work sending letters at too frequent intervals to customers who show no disposition to respond. Such people are apt to form the habit of consigning every letter to the waste-

basket without perusal. It is considered best to send form letters to such only when they contain something of unusual merit for the benefit of the retailer.

We take the ground that "to err is human," and when mistakes are found to be on us, prompt acknowledgment is made. When they are on the other fellow we adopt the same principle, and endeavor to bring about amiable settlements without impugning the best of intentions.

*The Boston Store,
Chicago.*

"The business methods adopted in this store practically do away with the necessity for correspondence," said Henry G. Hart, manager of the Boston Store. "Our trade is handled on a strictly cash basis. We pay cash for all the merchandise purchased, and our terms are cash for all goods sold."

"The bookkeeping department, while important, occupies a very insignificant space in one corner of the fifth floor, and is handled by one expert accountant with a few assistants."

"The matter of correspondence cuts little figure

with us in the department store. We have a mail order house, however, which is a separate institution. The methods used there to secure trade are practically the same as those adopted by other houses of like character.”

*Siegel, Cooper & Co.,
Chicago.*

“All letters which are necessary to be written in the regular routine of our business are dictated by the head of the department with which the matter may be concerned, except in the case of complaints,” said I. Klein, vice-president of the house. “Such letters are sent to the Adjusting Bureau, where the complaint, of whatever nature, is thoroughly investigated. The customer is promptly written to and every effort is made to adjust all differences in a satisfactory manner.

“We endeavor to employ people in the Adjusting Bureau who have had experience in correspondence and know how to write letters which will have the desired effect. All correspondence relating to charge accounts, other than complaints regarding merchandise, are attended to by the employes in the credit

office. The buyers in the various lines of goods do all the necessary correspondence in connection with this branch of the business."

*Carson, Pirie, Scott & Co.,
Chicago.*

This firm has a mail department where all letters are kept on file, and the incoming letters are opened and distributed from this department. A record is made in a loose leaf book of the name and address of each correspondent, and a brief summary of the contents of his or her letter. The pages of the book being numbered, the same number is put on the letter copied and the letter sent to the head of the department concerned.

Letters are answered direct from the various departments, but the letters and copies of the answers are returned to the mail department, where the disposition of the matter is also marked into the loose leaf book on the same page as the original entry.

The only effort made to maintain a high standard of excellence is the scrutiny by the mail department of each letter sent out. Flagrant mistakes in grammar, or letters written in ambiguous terms, are re-

ferred to the management who take them up with the employe responsible.

Correspondence is never resorted to unless our efforts to have the customer call at the store fail. Complaints are handled by the Adjusting Bureau. No instructions are given to the heads of departments as to the way letters must be written, but if correspondence is not conducted in a satisfactory manner the persons responsible are criticised by the management.

*Rothschild & Company,
Chicago.*

“We are very particular to have correspondence leave our store in good shape,” said H. M. Samson, manager of Rothschild & Company, “and in order to make this point we have established a sort of censorship in my department. Here all letters sent out by the various departments are looked over and any mistakes in grammatical expression or lack of courtesy are corrected.”

PECULIARITIES OF BANKING CORRESPONDENCE.

Notwithstanding the fact that any correspondence which a banking institution would be called upon to transact would be of the most exacting and deliberate character, still, proportionately, as great a part of a bank's work is done today without the scrutiny of those high in authority as in any other line of business. And most of this is done by young men, scarcely more than youths.

A generation ago the business ability of a banker who would have entrusted any essential part of his work to a subordinate would have been seriously questioned. He did all the work himself, with his own hands, and there was a sort of supersensitive feeling that all except the most menial details of the business required the imprint of the proprietor's individuality. But if any part of the routine work was to be delegated it was put into the hands of the oldest men in the concern. The copying of letters, which would now be done by boys, if not by a mere

slip of a girl, was then performed with jealous zeal by a clerk with gray hairs and a beard. The thoroughness and accuracy of young men was distrusted and the banker even wrote out his business letters with his own pen.

Today things are decidedly different. In a modern bank by far the greater part of the work is done without the attention or even the precise knowledge of any of the officials—much of it even being done mechanically by subordinates in a way which might appear to the uninitiated to be careless and haphazard, but which, in reality, is as proof against error and fraud as if done in the handwriting of the president.

With reference to the methods by which the work in a modern bank is accomplished, the detail work divides itself into three classes: the official, the routine and the mechanical. And correspondence, being a part of the detail work, is classified in precisely the same way.

To discuss these classes in their order, the first mentioned is that correspondence which is of such moment and of such unusual character that none but an official of the institution may be entrusted with

its discharge, and which, for various reasons, will require the actual signature of an official. There are in all lines of business certain things which stand out by themselves from the routine of the office and which cannot be handled in the usual way. These are official matters, and while insignificant in volume to the balance of the work done in a bank, are the only things which receive the attention which all work received sixty years ago. For example, a certain skill and authority is called for in the correspondence during a panic, or when cash payments for some reason are restricted. Another case is where some person of high standing addresses his letter to an official direct, and anything less than a personally dictated letter would not suffice.

The second class mentioned above is the regular routine correspondence of the office. It consists of answering and handling such letters as must have personal attention in some measure, and yet are not so important as to require the attention of an official. These letters cover inquiries about the standing of people and the answers to inquiries from others; letters regarding the opening of accounts; stating terms for collection; asking a change of arrange-

ments; and applications for loans and the answers thereto. There are all sorts of inquiries in regard to general conditions of commercial prosperity, and sometimes legal questions. These are all answered by the heads of the various departments to which they are distributed.

The third class of correspondence—which is also last in order of adoption by the business world—consists in the filling out of blank forms printed for the purpose. These forms are of all sizes and shapes and bear no signature or address. They are not even arranged in the form of a letter.

“Why should these be regarded as letters, then?” the reader may ask. “They are at best only tokens that something has been done, and not correspondence.”

But the banker will answer you with a counter-question: “Do they not take the place of letters that, a century ago, were handwritten and of great volumes of letters five or ten years ago that were typewritten?”

In the earlier days letters were all written out by hand and all business intelligence that was transmitted was transmitted by letter. Letters were all labo-

riously copied in books and indexed and the books filed away. There was but one class of correspondence then. Since, there has been a slow but certain development always tending towards simpler, more effective, time-saving and labor-saving methods. Instead of writing all letters manually typewriting came into vogue; and the writing was delegated to subordinates. There were two classes. Then instead of subordinates writing a letter for every communication forms were brought into use; at first in the shape of a letter with the usual address at the top and a polite phrase at the bottom. Then the outward forms of a letter were done away with so that now there are three classes. We have for this third class, for a multitude of transactions, a simple sheet of paper which states its object without ceremony, generally with certain instructions printed at the bottom concerning the particular subject treated on.

For instance: a check is sent to the bank. No letter is enclosed with it. It is not even indorsed in handwriting. In the place of indorsement the check is stamped with a rubber stamp as follows: "For Deposit in The First National Bank to the credit of

John Jones.” Enclosed with the check will be two slips of paper—printed forms—with the name of the bank at the top, as follows: “Deposited with The First National Bank for account of John Jones, September 30, 1908,” and below that will be typewritten by the sender: “Check \$75.00.” This slip is made out in duplicate and both copies enclosed, so that the receiving teller merely stamps the name of the bank on the duplicate copy with a rubber stamp and returns it for receipt. This even does away with remittance books. There are different forms of these remittance slips; one for remittances for collection, such as checks, drafts, notes, etc.; and the other for remittances for credit, such as silver and paper money.

But these “deposit slips” are only one instance of how forms are made to take the place of letters. There are perhaps a hundred different forms used in a similar way. There are quite a number in the Foreign Department, others in the Collection Department, and still others in the Remittance Department. There are forms for forwarding notes to other banks, forms advising receipt of collaterals and exchange of collaterals and return of collaterals, also

forms for reporting maturity of notes as collateral, and forms for many other things. The great city banks handle *thousands* of letters a day, and by such devices as form letters do it easier and in a more thorough manner than the old time banks handled their *dozens* and *scores* of letters.

Now, the bulk of the letters that come to a bank, as far as they cover routine business, never reach the eye of the officers. They are at once distributed to the several departments. There is a force that opens letters and a force that distributes them. Clearing items for collections and returns, reports on collections, reports on the various transactions that come up in the regular course of banking are all distributed and handled by the departments in their ordinary routine of work.

Anything outside of that which may require special attention or special thought goes to some officer for his consideration and he may then handle it himself or pass it back again to a subordinate, as he may see fit. In some of the larger banks there has been a still further development in the mechanism of handling correspondence. A specialist in correspondence having a staff of stenographers of

his own not only handles the especially difficult matters in that line, but censors the correspondence which the heads of the various departments transact. To him are referred all matters which require diplomatic or particularly vigorous and cautious handling, and there are many of these.

It is one of the cardinal points of banking correspondence to guard against implied or expressed responsibility. A bank may be held strictly responsible for what it says, as well as for what it does, and the careful letter-writer in a bank will instinctively word his letters with this fact in mind. It is the subconscious idea which permeates all correspondence and DAMAGES is the spectre which stands behind the bank correspondent's chair perpetually.

For instance, in reporting adversely on the standing of a firm it is neither prudent nor necessary to say that "Mr. Blank's credit is worthless and we would advise you to have nothing to do with him." That would be injurious to the reputation of Mr. Blank, and the evidence against the bank is written and therefore permanent. The spoken word is soon forgotten, but what is written remains and may come up—perhaps in a lawsuit—ten years later. A banker

will not indict himself in such a reckless way as that; he will give an evasive answer. To the cautious man an evasive answer by a bank is as good as a turndown. The banker will say: "I would rather not recommend this paper," meaning a note on Mr. Blank. This would mean that the paper is not worth two cents. Anything more bold might be the basis of a claim for damages against the bank.

Another example: here is a man who is in a profitable business but who has begun to drink and carouse around, and someone in another city writes a bank here for reference. The bank would reply: "We do not consider the moral risk in this case as high as might be desired." Still another example; in all cases when information or advice is given the banker will disown all legal responsibility by a line, at the close of his letter, similar to the following: "This, of course, without any responsibility on our part." It comes in many times when reporting the standing of a party; in all that is reported on the character of an investment or security; and in other cases where inquiries are answered.

In a certain case the other day a business man wrote a bank about Mr. B. whose paper was contem-

plated. The bank's reply was: "We do not entertain the same opinion about this paper that we formerly did." The man did not buy Mr. B.'s paper and later the bank received a letter of thanks from the business man stating that its hint had saved him from being a creditor of the defunct concern of Mr. B.

Nowadays a bank officer has many demands made upon him. He must be as suave in his intercourse with men as a Chesterfield; must have the gift of writing letters, and be a diplomat, and even in addition to that there are other demands. He must be able, at a banker's convention, to address those present in a clear and able manner; but above all he must be a good letter-writer, because a great deal of the business of today is done by correspondence.

For example, in the morning mail a letter may be received asking: "Do you believe that business is going to be decidedly better after the election?"

That comes frequently. Another man says: "How do you regard the plan of Bryan in regard to bank deposits?" During the panic the people down in the country "wanted to know." They read the newspaper reports and opinions of conditions but they do not know how truly they reflect the real sit-

uation, so they write to us and expect inside facts. Usually they get them. In a way they have a right to them but it is not always incumbent on us to give such information.

A refusal on our part to comply is always couched in the most courteous terms. The more decisive the refusal the more courteous is the reply. Of course the personal equation must always be considered.

In times of great financial stress there are letters to be handled which are anything but considerate in tone. Absurd demands will sometimes be made by people in their excitement which might seem to warrant hot replies. But in well-managed banks the answers to such letters are always courteous. Even threatening letters must be answered in a conciliatory spirit; but they may and should be answered briefly and to the point. Do not of course let the subject suffer on account of brevity, but the only thing to be gained by the writing of a very long letter would be the mere impression of length which might indicate, possibly, that the writer took the matter seriously and was giving particular care to the individual case. There is more to be lost than gained. Multiplicity of words gives opportu-

ity for the misconstruction of something that is said. This was true to a greater extent in former times than now, however. The typewriter has wrought many changes in the style of correspondence. We can be more explicit and write more at length in print because we see what we have written, and we see it in cold type after it is written. We have a better survey than we have in the scrawly handwriting; therefore we can group things better—we can arrange our ideas more clearly.

One man will write long letters where another would write short letters; another will always write briskly while still others will always write in a conciliatory tone. The answers to such letters may vary slightly from the writer's usual style toward the style of the man written to and perhaps be better understood.

The tone of the letter to some extent depends also on the position of the man who writes it. The president of a bank may with propriety be more outspoken than the cashier or assistant cashier because, coming from him, it is received with a stronger degree of allowance than when it comes from a minor officer. It carries with it a tone of authority. So

not only the man to whom the letter is addressed, but also the man who is doing the writing, must be considered.

It is seldom good policy in any line of business to write a letter while angry. The judicious business man will, when his feelings are running at too high a pitch, lay a letter aside and answer it the following day. After it is written, if he finds it still too strong he again puts it away. Procrastination may be a thief of time, but it is also true that discretion is the better part of valor. It is certainly not discreet to put the emotions of the moment into such a permanent form as print, which may be brought up at a future time as damaging evidence against one. Mentally speaking, every correspondent should have on his desk the precept, "A soft answer turneth away wrath." Even when the letter one is answering contains offensive terms, rebuke the man, if at all, in a dignified way. It will go much deeper than otherwise and is more compatible with the high position which a bank claims in the esteem of the public. A slight vein of irony may not be misplaced in resenting something that

a correspondent has said in his letter to you, but sarcasm must not be too pronounced.

It may be said with equal seriousness that humor is seldom appropriate in a business letter. If one tries to be funny he should keep himself safely within the lines of good taste. A very little humor is sometimes effective, however, when carefully tempered down.

To express the degree of intimacy in a letter is one of the fine points of correspondence. Often with people that you know well and that will not take it amiss, a gentle slang phrase now and then is very effective, but you must know where to apply it.

There are many shades of meaning expressed in the various opening salutations in general use. How few people there are who appreciate the fact that the address, "My dear Mr. Smith," is far more formal and less intimate than "Dear Mr. Smith".

A good closing for an official letter, which means a letter out of the ordinary, is, "Very courteously." In letters where a more personal tone is touched it may be "Sincerely yours." There are so many ways that no attempt is made here to enumerate them all—merely several of the most acceptable.

The best bank correspondent the writer has ever been acquainted with he met in one of the great banks of London. The one element of his letters which stood out in prominent relief from all the rest was his refined politeness. Hand in hand with that politeness, every feature of his letters was brought out with an unusual clearness and elegance of expression. His closing salutation in most letters was: "I remain, gentlemen, yours faithfully."

There are certain letters in business correspondence of a personal nature that should be written manually. Letters of condolence and other letters of an intimate nature have a much better effect if they appear in the handwriting of the man who sends them, although in later years that feeling has to a great extent diminished. We are now writing many letters with the aid of a machine that formerly we would have written by hand.

It is true where sad events like the death of an officer, a serious accident, or destruction of a bank by fire, should be recognized and made the subject of a letter. Some years ago when a crank exploded a bomb in the office of a Philadelphia bank, dispatches of condolence were sent. One requirement in good

business correspondence is that indefinable thing which we call tact. It is something that cannot be taught. It must be inborn, and it must be exercised far more acutely in correspondence than in personal contact because there is no twinkle of the eye to modify the meaning.

LETTERS TO CONSUMERS.

Campaigning for business is the first task to which a retail house applies its energies—and its efforts are successful in proportion as this “pushing for new business” is consistently and incessantly followed. The sales of a retailer are usually small sales, and his margins of profit narrow. He must make many sales and wrap up innumerable packages in order to realize the amount of profit that a wholesale merchant or jobber would make on a single deal. And it all simmers down to two things: get the patronage, and hold it. To get the patronage he must resort to several methods, one of the most effective of which is circular letters personally addressed.

Many retailers in large and small towns make a practice of writing postal cards to their customers whenever a new line of goods arrives. One concern in ladies’ furnishings, with a French name and a reputation for high prices, adopted this method with excellent results. The management always

kept one line of goods to sell at bargain prices, and wrote postal cards to individuals announcing it. For instance, while the general stock of goods kept were higher in price than ordinary, and the average person knew it and kept away, a quantity of French gloves would be procured and retailed at a very low price. Before this stock of gloves would arrive post cards would be sent to prospective customers as follows:

“Dear Madam:

We beg to inform you in advance that our annual sale of Real French Kid gloves, at 50 cts. a pair, takes place Friday, Oct. 2, '08.

To insure a choice selection we suggest that you make your purchases early on that day.

Very Respectfully,

HENRI BEAUCHAMP.”

The astonishingly low price quoted, probably the cost price, would convey to the addressee the idea that the Beauchamp store might not be so high-priced after all, and, once she made a call there, the management left no stone unturned to get acquainted and make an impression that would go far toward inducing the timid purchaser to come again.

The next week a different line of goods would be sold out cheaply, and a different list of people written to. These cards were written by hand and always carried the impression that a personal consideration was being extended.

One of Chicago's great department stores, from time to time, sends out form letters to consumers, mostly women. It is surprising to most people how great a proportion of all the money spent in the United States is spent by the women, not only in the lines of goods handled by department stores, but in nearly all lines. Following is a letter recently sent out by the department store mentioned above:

“Chicago, July 11th, 1907.

“Dear Madam:

We very much regret that you do not avail yourself more frequently of our charge account at this store, and we sincerely trust it is not due to any failure upon our part to serve you promptly and satisfactorily.

We know that with our large and well assorted stocks of merchandise and competent organization, we should be able to supply your needs to your complete satisfaction. Being one of a Chain of Four Great Stores our opportunities for advantageous buying are unlimited, and result in the constant underselling that has won

for us the name of 'Chicago's Economy Center.'

In this connection permit us to call your attention to our newly installed telephone order department. This department is in charge of competent house shoppers, whose duty it is to satisfy your every want, thus enabling our charge patrons to shop by 'phone with perfect safety.

We feel that these manifest advantages should appeal to you and result in this store receiving your valued orders with much greater frequency.

Trusting you will consider us at your service we remain,

Very Truly Yours,

.....
Credit Manager."

In the case of retail grocers, who are seldom qualified for or inclined to the writing of business-getting letters, the wholesale houses from whom they buy frequently get out letters and mail them to customers, lists of whom are furnished by the retailer. To illustrate, the style and whole plan of campaign followed by wholesale grocers to secure trade on a given article, we can hardly do better than quote a full line of examples, which happen to be on coffee.

To insure a thorough reading such letters must

be ingeniously written, and if they are sufficiently interesting to attract the attention of the boy or girl in the home, if thrown aside by the housewife who may be busy with other things, so much the better. They are addressed personally and resemble in appearance a personally dictated letter.

The writer of this character of letters must use all his arts to impress upon the reader the name of the brand of goods, and make the impression so clear and vivid that it will remain with the reader of the letter. The first paragraph of the second letter is a good illustration of what is meant by this.

1.

Dear Madam:—

We want one minute of your time—and will pay for it at the rate of \$1,500 a year, \$6 a day, sixty cents an hour, one cent a minute. That's fair, isn't it?

What we want of this short-time service from you is the investigation of our Wishbone Coffee. This coffee is a marvel of the coffee-blender's art. It has all the qualities of a very expensive coffee—exquisite aroma, delicacy of flavor and a "body" that satisfies. More than this, it is *always the same*. The quality never fluctuates. You know what you are getting every time you carry home a pail of our Wishbone brand.

Because it is sealed in air-tight pails just

as it comes from the roaster, its delicate bouquet is always retained and is never vitiated or tainted by foreign smells and flavors—as are all “bulk” or loosely packed coffees.

There are $4\frac{1}{2}$ pounds net of coffee in every pail of Wishbone—and the pail itself would cost you 15 cents. You get the coffee and the pail for \$1. Although we have consistently guaranteed this coffee, we have never been called upon to pay back any money. If, however, you are not perfectly satisfied, your money will be refunded for return of goods to your grocer.

The plain fact is that Wishbone Coffee is universally satisfactory. Never, in all our long experience of nearly fifty years selling coffee, have we ever handled a coffee that approached Wishbone in the uniformity with which it has delighted the taste of discriminating coffee drinkers. Its delicious qualities prove themselves in the cup. That's where Wishbone wins the favor of the people.

Have you tried it? If not, you have lost an opportunity; and if you have, you need no argument for keeping up your acquaintance with this happy blend.

Believe us,

Your faithful servants,

2.

Dear Madam:—

The other day a good friend asked us why we call our star brand of coffee WISHBONE. A fair question, and easy

to answer! Simply because there is something about the word Wishbone that suggests pleasant associations, a feeling of whole-souled satisfaction of thankfulness for that which "goes to the right spot" and leaves nothing to be desired!

Isn't that in line with your own "Wishbone associations?" Doesn't the very word call up happy memories and the feeling of "fullness and content?" Of course! Then the only question is: Does the coffee give the same feeling of wholesome satisfaction and content that is associated with the Wishbone of the other sort?

We think it does. Hundreds of discriminating coffee drinkers tell our customers that the brand is up to the full standard of the best Wishbone traditions. But what we want is an expression of your personal opinion on this score.

Mr., the grocer in your city, has spoken very highly of your discernment in the choice of good coffees, and therefore we urge you to write us a line, telling us what you think of the Wishbone coffee. This effort will require but a few moments of your time, and we assure you the expression of your views will be highly valued and greatly appreciated. We hardly know just how we can "get even" with you for this favor, but be sure we shall be glad to reciprocate in some way.

Of course we want an opinion based on actual test. Snap judgments on hearsay evidence will not help us in this investigation, but if you will buy a pail of Wishbone

coffee, brew it very carefully, and then write us of your impressions, we shall be disappointed if you do not say it's *the real Wishbone Article*.

Sincerely,

Dear Madam:— 3.

In our recent letter we omitted to ask if you ground your coffee as you used it. That's the real way to get the full bouquet of the blend.

With loosely packed or "bulk" coffees this would not make much difference, for the original aroma of such coffees has not only escaped, but foreign odors have also been absorbed.

But with our Wishbone brand it is different. The air-tight package has perfectly retained the delicious aroma of the blend and has perfected it from taint and contamination of foreign odors.

A little hand mill costs but a small sum, and with hermetically sealed Wishbone coffee, ground as it is needed for immediate use, the result is ideal. You have the full force of all the exquisite aroma or flavor that it had at the moment of roasting.

This blend of coffee is so happy and fortunate that it can scarcely be improved, excepting by grinding it fresh for each meal. Try the coffee, any way, and if possible, profit by our suggestions if you put them into practice. The grocer of your city who handles Wishbone coffee will confirm this statement. Just ask him and see.

Yours sincerely,

4.

Dear Madam:—

We have faith in humanity. That's why we believe you are willing to let your neighbors and friends know about a really good thing that has come under your own personal observation.

And, again, that's why we feel you are willing to "push a good thing along" by writing us just what you think of our favorite Wishbone Coffee. You remember we wrote you about this before. The fact that you have not given us the result of your experience with this popular blend of medium-priced coffee is not attributed to any unwillingness on your part to give the public the benefit of your opinion, but rather to the demand upon your time and attention.

But, now that you see how you can serve the interests of your neighbors and friends by expressing yourself on this subject, we believe you will cheerfully respond with a brief letter. As they say in class meeting: "Give in your testimony, that others may be blessed by your experience."

What do others say about it? Simply this: That Wishbone coffee is *always the same*; that it has a richness of flavor, a delicacy of aroma and "filling quality" that heretofore has been unattainable save in the most expensive brands—the coffees so high in price as to be extravagantly beyond the reach of the family of average means.

Mr., Grocer, of your city,

has this coffee. If you have not already secured a can of this exquisite blend, do so without delay, and you will thank us for the suggestion. Then put us on the list of your personal friends by writing us the results of your investigation.

Thanking you in advance for this kind favor, we are,

Truly and gratefully yours,

.....

P. S. Wishbone coffee comes in 4½-pound, net, tin pails, and costs only \$1. The cans are hermetically sealed and the coffee is as fresh and aromatic as on the day it was roasted.

5.

Dear Madam:—

There is just one thing we forgot to mention in our former letters about Wishbone coffee. That is the matter of price.

Of course, this cuts a considerable figure with people who live prudently—and the best customers any grocer can have are those who do.

One can of Wishbone costs the consumer only \$1.00, and it contains 4½ pounds of coffee. That makes the price 22 cents a pound.

There are cheaper coffees than this—many of them—and those that are higher in price. But our experience with the Wishbone brand is that its price is within reach of all who know what quality in coffee means; and at the same time we have never been able to find a coffee for any-

thing like the price of this that has so rich a flavor, that is so exquisite in aroma and so substantial in body.

Again, as we have already said, never before have we seen a coffee that runs so evenly and wears so well as Wishbone. We are selling thousands of cans of this delicious blend and receiving hundreds of letters commending it—but thus far we have failed to get a single “kick” against its quality.

Very truly yours,

.....

6.

Dear Madam:—

“Blend” isn’t a big word, but it has a world of meaning when applied to *coffee*. In that connection it means everything. And we have this peculiar value of the word in mind when we say that the blend of Wishbone Coffee is simply wonderful. It is almost perfect, according to the average taste of those who are discriminating users of good brands of coffee.

Three things about Wishbone coffee are worth remembering:—

1. It has a delicate aroma, delicate flavor.

2. There is body and substance enough to it to *satisfy* those who want “something more than a smell.”

3. Every can of Wishbone Coffee is the same as any other can of this brand. It does not fluctuate in quality or flavor. It is dependable.

You will agree that these three points are well taken if you put the statement to proof by trying it in your home. Get a can from your grocer (who asked us to call your attention to it).

Then, if you like it, write to us and tell us so. And if you don't like it, write us your criticism. Write anyway, and write frankly.

This will be some little trouble, but we will try to get even with you by sending a sample of something that goes under the name of "Wedding Ring"—something that you will like.

It will be worth your while to do this.

But, as we said before, first try the Wishbone coffee. That will be its own best reward for the effort involved in putting it to the test. After that write us.

Yours truly,

.....

7.

Dear Madam:—

Nothing comes closer home to the Man and the Woman than the kind of coffee they drink. Right here is where the problem of personal taste comes in, and discriminating coffee drinkers are always alert to get hold of the brand that has just the quality that "goes to the right spot."

But the problem doesn't end there. Some brands are one thing today—and quite another thing tomorrow!

We have for years been persistently in search of a blend that keeps the same qual-

ity day in and day out, year after year. At last we have found it in the famous Wishbone Coffee.

Hundreds of users have written us that they find it rich, aromatic and absolutely reliable.

Mr., the grocer of your city, who sells our goods, sent us your name as being among the most careful and discriminating users of high grade coffee in your community. We would really like to have your opinion on Wishbone Coffee, and if you will be good enough to write us frankly what you think of it, we will reciprocate by sending you a sample of Wedding Ring goods that will at least suggest our appreciation of your letter.

Of course we hope you have found Wishbone Coffee fully up to our claims for it. But what we want is your candid opinion.

Yours for excellency,

P. S.—Of course we will let your grocer know that you have written us about the merits of Wishbone. He will appreciate this favor as heartily as we do.

8.

Dear Madam:—

“Bouquet” doesn’t always mean a bunch of flowers. Sometimes it means a delicate something that stands for the superlative in *quality*. You have heard of the “bouquet” of a rare vintage of champagne? The same word applies to coffee—and it means that delicious, aromatic quality that makes it the *top notch* of excellence.

Wishbone Coffee has as delicate and distinctive a bouquet as the rarest brand of champagne. There are good, sound reasons why the bouquet is always to be found in Wishbone Coffee. It is sealed up in an airtight pail just as it is roasted—not sent out in barrels, bags or paper packages, as are most coffees of medium price. Not a particle of the exquisite aroma—of the bouquet—of Wishbone Coffee can escape. It stays with the coffee and *you get it in the cup*. Then, too, the coffee in the bottom of the pail is as aromatic as that at the top, because the cover fits on again so tight that the fragrance cannot possibly escape.

Another point about the way Wishbone is packed! Coffee absorbs almost as sensitively as butter. That's the reason most coffees get the taste of everything that's kept in a grocery store or in a pantry. Not only does Wishbone keep all of its own delicate flavor, but it is never tainted with the taste of other things.

But, waiving the "shop technicalities" of the coffee expert, we give you our guarantee that Wishbone coffee is genuinely good, through and through, every part of it and every part of every pail! It runs even—always uniform and reliable. It's a rich, hearty drinker of superb flavor.

We are careful in the endorsement which we give our goods—but we need not shade or qualify our endorsement of Wishbone Coffee. Hundreds of users have written us in its praise and we have yet to receive a single "kick" against its quality.

..... will endorse our guarantee of satisfaction. If you buy a pail and do not find it wholly satisfactory, return the unused portion and have your money refunded. In any event write us what you think of Wishbone Coffee—your honest opinion. We will prize the expression from you, and will return the compliment by sending you a valuable sample of some Wedding Ring goods that are worthy to be classed with Wishbone Coffee.

9.

Dear Madam:—

Perhaps you thought we might overlook our former intimation that we would be glad to “reciprocate in kind” for the favor of an expression of your judgment on the qualities of Wishbone Coffee? We couldn’t blame you if you did think so. It would be human nature—and we’re all more or less human!

But we meant what we said. We are in dead earnest in this effort to get a wide, frank and fair expression of opinion from the careful users of good coffee, and we are spending considerable money to learn, “in black and white,” what is generally thought of this blend that we are making so closely identified with the name of J. F. Humphreys & Company.

It’s worth while to us to make a special effort to get your written opinion—and we will make it worth your while to write us on this subject. Please *write us* candidly the result of your experiment

after you have bought a pail of Wishbone Coffee from your grocer.

As an appreciation of the special effort you take in this matter, we will send you a package of our somewhat celebrated Wedding Ring Goods. Wishbone and Wedding Ring go well together on paper—and we believe you will like the combination when put to the test of actual taste?

Awaiting with interest the favor of a personal letter from you, we are,

10.

Dear Madam:—

Did you write us about Wishbone Coffee?

Frankly, we fear you didn't. And, of course, you will not mind if we give you a little reminder that we are still looking for that letter. We are especially interested to have your verdict, as you are known to be an excellent judge of coffee by your grocer.

What we particularly wish is to know if you agree with us in the opinion that the Wishbone blend has a happy combination of the two most desirable qualities; exquisite flavor and good "body"—something aromatic, savory, delightful and at the same time "not too fair or good for human nature's daily food."

Certainly this brand has attained in our trade a popularity that is unprecedented. We can account for it only on the basis that this blend hits a high average of taste and that it holds steadily, consistently and un-deviatingly to its high standard.

Remember what we said about making it an object to you to give us your careful judgment on the merits of the Wishbone Coffee. We will reciprocate fairly. Let us suggest that it will be well for you to use up a whole can of this coffee before you give us your decision. And in the interest of perfect fairness, please see to it that the coffee is well and carefully brewed.

THE PERSONAL ELEMENT IN LETTER-WRITING.

A young man who can write a good letter has, in that single ability, a profitable resource. He is wanted in business, in politics, in journalism, in most of the higher callings. But everybody cannot be a good letter-writer. Few people can. However, everyone is capable of improving through study of the art.

In merchandising, where the letter-writer finds his greatest encouragement, he is not compelled to frame his letters over some ancient cut-and-dried model, as is too often the case in railroad work and in the offices of some corporations. Indeed, the mercantile letter-writer finds the "personal element" so effective in his line of work that he is very apt to overdevelop his style in this respect. The result is the freak letter—half circular and half bill poster.

He knows from experience that customers have a way of trading with an entertaining salesman rather than with the salesman's house. A good salesman

may often change positions with wholesale houses and take his trade along with him because the customers like his personality. Who does not know of cases where people have purchased their goods from some noisy upstart in a business, getting inferior articles of course, rather than patronize a well-known and respectable neighbor who sells only the best? In a way they pay their money for the personal element as much as for the value of the article bought; hence the proverb: "The people love to be humbugged."

But this is not what is intended here by good letter-writing. A good letter need not be long—the best usually are not. It depends on the subject of the letter and the nature of the business. It should never be guilty of pettifoggery. It should be neat, correct, attractive—and it should *say something* and say it in a way that is out of the routine, yet dignified.

We hear constantly that letter-writing is a lost art and that it does not belong to the rush and terseness of these modern days. That there is no time for long epistles, and the polite pen is in the bottom

of the hair-covered trunk or on the dusty shelf of the museum.

But is it? The other day the head agent of a great concern gazed at an expanse of sheets on the big flat desk before him. Quickly but unerringly he flipped the pile of letters of application away until a half-dozen remained. "Neatness," he said, laconically. Then he carefully read the six and made his final selection. "A very excellent letter," he declared; "well written, aptly phrased, correctly punctuated and altogether attractive." And the writer of that letter received an appointment that meant not only opportunity but liberal compensation.

In order to write a live letter the writer must be wide awake and cautious. He should key himself up to an interest in the thing he is doing, know something of the person to whom he is writing, if possible, and so word his letter that the reader will feel that it is written exclusively for him and not simply to get a matter out of the writer's way. There is a great knack in the doing of this. Tricks of expression may be made to take the place of much study, once they are acquired, and the way to acquire these is to look out for them in the letters of others. **Ex-**

perience is the best teacher in this, and by collecting examples and studying them—the ones that make a special appeal to you—more will be gained than by any amount of abstract and aimless thought on the subject.

Large wholesale houses having an army of salesmen in the field emphasize the “personal touch” feature of correspondence. They write the salesmen often, and while they usually write all of them the same thing—a multiple or circular letter—still the sales manager keeps so thoroughly in touch with the men, their personality, their territory and their trade on the one hand; and with the happenings at the home office, the purchasing department, the credit department and the statistics of sales in each territory for other years, on the other hand, that the letters written to salesmen seldom fail to touch them and touch them in the right place. These letters not only contain information that is vital to the interests of the house, but information vital to the salesman’s customers and to the salesman himself.

For instance, such a letter will indicate the standing of the salesman to whom sent, for the preceding

week; compare that with his standing the corresponding week of the preceding year, or the standing of the man who had his territory; indicate what articles are to be sold at a bargain for the coming week, and the articles to touch lightly on; points of information that may be confided to the trade, on conditions of the market, predicted rises and falls in prices.

In the wholesale grocery business the salesman might be enabled to impart to his customers that tea would certainly be higher in the near future, or that there is an excellent crop of coffee in Brazil and that the cheap Rio from that country is to be looked out for in new brands offered by competitors during the summer. It might remind a salesman that on account of the nearing canning season it is wise for the grocer to lay in his supply of sugar before the heavy demand of the year would boost prices.

The tension between the house and the distant salesman is thus kept at a high point and the traveling man's interest and loyalty is increased thereby. The promptly arriving checks for expense money and salary, the quick responses when large orders are sent in and an occasional personal letter about

some detail of the salesman's experiences keep the image of the sales manager—the personal element—ever before all the salesmen in the field. And it pays.

The foregoing is a specialized instance. The principle cannot be applied so persistently and successfully with a customer, over whom the writer or his house may have no authority or jurisdiction. But it can be applied in a less degree, and with amazing results. Promptness in replying to letters is a wonderfully effective advertisement with customers, and one which is often neglected. It is gratifying to anyone to get a quick and intelligent reply to an inquiry. It will get and hold their attention where any number of circular or follow-up letters would be ineffective. And the style of a letter stands out plainest in such cases as this. An unusually prompt reply will have more attention than one which comes in the regular routine fashion, and the effect is doubled by having such a letter neat, clear in meaning and courteous.

Big men are so busy they do not bother about letters, say many. Wrong again. Here is proof of a recent occurrence: A boy of less than a dozen years has been trained in letter-writing; he is re-

warded for his good work; he takes pride in it; he tried on his own account an interesting test; he wrote to several men of world-wide reputation, and the first two replies that came were from J. Pierpont Morgan and Andrew Carnegie. Last year, as related in a recent issue of *The Saturday Evening Post*, a young man wanted the opinion of one of the busiest men in the country on a matter of interest to himself. He took pains with his inquiry. Promptly an answer was received and it began: "I am not able to reply to all the demands made upon me, but your letter is so admirably expressed that I am only too happy to make this an exception," and it went on to an interesting length and was signed by Abram H. Hewitt.

We have before us one of the publications devoted to the development of the South, especially to attracting the better class of settlers from other sections, and it contains a long article on courtesy in correspondence, meaning the money value of good letters. That man has the right idea. The polite letter is a power in immigration as well as in business. It has made whole countries rich; it has lifted the life and prosperity of communities.

While a good writer will always be able to put the stamp of excellency upon letters of his writing, no matter what the limitations, yet there are lines of business wherein his opportunity for good work is slight and encouragement nil. For it is not universally to be desired that a letter shall bear the earmarks of individuality of the writer. It depends upon the circumstances.

For instance, it would be quite superfluous and out of place to display one's rhetoric and originality of expression in a letter addressed to one impersonal corporation and signed by another. And much of the commercial correspondence of today is done in just that way—without the name of either the writer or the reader appearing on the letters exchanged. Indeed in many houses it would be deemed a serious fault on the part of a letter-writer if he should state anything in a letter bearing their signature except the merest facts and these in the briefest and most matter-of-fact way. The *key-note* of organization in railroad companies and many of the other large corporations is the submerging of personality in office employes and permitting it only in a limited way on the part of officials of the company themselves.

Railroad correspondence has come to resemble in tone everything else in the railroad world in this respect. It is an instance where extremely conservative business system has become crystallized into a "policy" of the road and the slight differences of "policy" among the different roads is about the only evidence of personality apparent.

It is true that railroad correspondence, unlike that of other classes of corporations, is done in the names of officials instead of in the names of the company. But this only indicates, if anything, that the name of an official is less objectionable than his personality in the business of the road. And among the lesser officials of a railroad the using of names is in the nature of a compromise whereby the official consents to surrender most of the personal liberties he would have enjoyed in any other business in order that this one great distinction may be conferred upon him in the eyes of the railroad world.

In some small departments of railroads, and especially in the immediate offices of a superintendent or other official, all letters, no matter by whom written or dictated, are signed by that official over his typewritten title; or, in case of his absence, by his

chief clerk. But in the larger departments which are not confined to one city, the official's name is signed by the writer of the letter and the official never sees the letter. The same is true of the incoming mail; most of it is handled by subordinates entirely and in the most impersonal and mechanical way. There is but little place for the "personal element" on the part of railroad officials—much less the clerks and other correspondents.

However, in the field at large, excellence wins. There are millions of letters in every state. For the whole world the annual total is something over twenty billions. The number is beyond the imagination, but keeps on growing hundreds of millions each year. The reader will know how it is by his own correspondence, and he will also know how few of the letters he gets make an impression on him. A really good letter is a surprise, an enjoyment, a stimulus. You keep it almost as a curiosity.

Whenever circumstances do not forbid and opportunity offers, the business letter should bear some message not directly related to dollars and cents. It should represent some ideal higher than sordid pelf. What you say in so many words may be trans-

formed in the mind of the reader into an etching of character and personality. This is the greatest factor in the creation of nations, commonwealths and business. If a structure is to have stability and endurance it must be builded with worthy character, strong personality and founded on the cornerstone of truth.

The style of stationery used always insists upon telling its story. If you wish to know to what extent this is true, apply the test to yourself the next time you receive a letter from an unknown concern and see how greedily your eyes will devour every detail of the letterhead as soon as the body of the letter is read, especially if the letter itself is not convincing. Notice how your scrutiny will detect the inartistic arrangement of lettering, the superfluity of printed matter, the cheapness of the paper. This may not be against the character of the firm. It would depend on what the business is and the pretensions made. For if the writer is a farmer or merchant in a small town extra fine stationery would be as much against him as shoddy stationery would be against an attorney in a large city.

The stationery a concern uses will often tell,

against the writer's will, what manner of men the concern is composed of, their business experience, the amount of business they are doing and other things.

HANDLING REPAIR ORDERS AND BACK ORDERS.

There is one subject which is certain to go straight to the heart of the practical and progressive "factory man"—and that is the topic of how to handle goods returned to the factory for alteration or repairs. If any other accounting transaction in connection with factory routine has been the cause of more trouble than this, I am at a loss to name it. Not long since I found that one company in handling repairs had been making the following entries:

(1) When goods were received, the customer's account was credited with the price originally charged for the part.

(2) When sent to a repair shop, the shop was charged with it at the same price.

(3) When returned from the shop, a credit was entered for the part and for the amount of the repairs.

(4) When returned to the customer, he was

charged again with the original price, plus the cost of repairs and a profit.

This is an absurd, slipshod, trouble-provoking method and should never have obtained a footing. How it did become established can only be explained by the assumption that no one with authority had made it his business to look after such things.

It is interesting, however, to note the useless complications which resulted from this method. Here are some of the things which happened:

(a) The customer sent something in for repairs, received full credit for it, perhaps didn't value it very highly in its worn-out condition, and if it was not returned to him he was satisfied to let the company keep the part and he accepted the credit.

(b) When the thing was sent to a shop it was charged at its invoice value, which was wrong in several ways. Of course no "value" charge should have been made against the shop at all. One result of the fictitious charge was that when the shop tried to collect for work done on various jobs, it found itself apparently deeply in debt instead of having a credit.

(c) Again, frequently the thing was returned to

the store properly repaired, but no one could tell to whom it belonged, and it was left to become "scrap" or returned to stock.

Many of the annoying complications could be recited, but any person with the slightest imagination can see the disastrous possibilities.

Now, regarding the remedy for this state of affairs:

A green sheet, the same size as the regular order sheets, and punched for the binders, was printed, providing a place for recording each operation involved in the transaction, viz.:

1. Date goods were received from customer.
2. Date sent to shop for repairs.
3. Date returned by shop.
4. Date returned to the customer.

No credit was entered to the customer and no charge made against the shop. But spaces were properly arranged for charging the customer for the repairs and also for crediting the shop with them. No ledger entries of any kind were made until the "green ticket" transaction was completed in all its divisions.

The green tickets were kept in a separate binder

until the work was completed. The shipping clerk soon learned to watch the green ticket binder with the keenest vigilance. If the shop was delinquent in making repairs and getting the part back to the shipping department, the shipping clerk at once proceeded to make inquiries which produced results.

A similar state of affairs was found to exist in a factory manufacturing motors and generators at one plant, and special iron piping at another. They had an accumulation, at both places, of machines and pipe fittings returned for various reasons. Often they did not know where the goods came from. This state of things was of course largely the result of customers neglecting to write letters explaining their action. The manufacturer must not only think for himself; he must also do a generous amount of thinking for his customers. The more carefully and graciously he does this extra task of gratuitous thinking the greater will be his success and his popularity with his trade.

As the operations in the above case involved larger values, and were of greater importance, a slightly different form of entry sheet was devised. But the sheets were planned to carry a complete history of

the receipt of goods, with their authorized disposition.

It was the systematic and definite method of recording the details of "returned goods" that enabled us to keep the trouble docket reasonably clean. It enabled us, in 98 per cent of the cases, to locate the shipper and to secure "disposition" from him, and at the same time reduce the unidentified junk-pile to almost nothing.

Back Orders.

Back orders are the bane of every big shipping department, whether in manufacturing or in merchandising. The loss through this source is something appalling in large establishments. In fact, it is so great and so nearly universal that its general extent can scarcely be exaggerated.

Of course no cut-and-dried system capable of dealing successfully with the back-order problem in any and all kinds of business can be devised. Each business, and indeed each house, must, to a certain extent, modify any scheme, no matter how sound, to meet its own special requirements and emergencies. But it is possible to indicate in a general way a plan

which is capable of broad and practical application. The following plan has produced excellent results in several cases where it was put to the severest practical tests.

Enter your back orders on cards and distribute them either alphabetically or under a classification of the goods which are "short." In cases where there is a separate receiving department, each card should be made in duplicate.

When the receiving department checks in a consignment of goods, the receiving clerk picks out the back order cards which he holds in duplicate and sends a set of them to the shipping clerk with a printed notice reading "goods in."

Of course when the back order cards are first made out, a set of them goes to the "short" buyer, who determines whether it is expedient at once to send out and buy them "in town," in order to complete the customer's shipment, or to hold the entire order for goods coming in, or, again, to ship that portion of the goods already on hand and let the "shorts" follow.

It is an excellent plan to have the original order sheet (after the till-porter has laid out all that he has

found in stock) go to the "short" buyer before the back order card is made out. He can then determine proper action.

The "short" buyer must, in a word, have a thorough knowledge of the customer and of the goods ordered and not yet in. In many cases it will be necessary for him to write or wire the customer, asking whether he shall hold all of the order and wait for the missing items to come in; whether he shall ship a part; or if he wishes the "shorts" to follow later, are they to be shipped as quickly as they are received or held to be sent with a future order?

He must have an intuition of the needs and disposition of the customer, so that he may know when to write, when not to write and when to ship an order "complete" or "incomplete." A man who can really rise to this emergency is practically invaluable. Next to securing the right kind of goods at the right price, the promptness and completeness with which he receives the goods ordered is the prime consideration with every customer. And no amount of good intentions or plausible excuses will serve as a substitute for promptness in this particular.

SYSTEMS OF THE COUNTRY STORE.

The credit system of the country store is often sadly neglected through failure on the part of the merchant to appreciate its importance and the relation it bears to success in business. This department of the business is in many cases given the least attention when really it should have the most, for in this department the financial result of the merchants' efforts is determined.

Merchants in every line of business should adopt a system of accounting, applicable to the line of business in which they are interested, that will keep them in daily touch with their credit accounts, both those received and extended. The system should be adopted upon the presumption that the business will grow, and should be one that could be added to or extended without a change in the original system being necessary.

There are very few persons in business who do not at some time find it convenient to avail themselves of the privileges of credit. For this reason

every one should establish the best credit standing possible. To do this a system must be used that will not permit a bill to become overdue through carelessness. It is much better to remit a day before a bill is due than a day after.

Upon entering business the merchant will in all probability be approached by representatives of the several commercial rating concerns who will request him to make out a schedule of his business affairs, upon which they may base an estimate of his credit worth and establish his right to a line of credit. It always pays to give a frank, honest statement in cases of this kind, no matter whether the worth of the merchant be little or much. It never pays to make blind statements that might deceive. It isn't honorable, and, besides, they will react because of the impossibility of living up to them.

When a business venture is contemplated a careful inventory should be made of all assets and resources that could be drawn upon in case of necessity. These should be carefully classified for reference and should be, as far as consistent, an open book to those from whom credit would be received; for the individual or firm who confers the honor of

extending a line of credit is surely entitled to the confidence of the one receiving it.

Proper credit references should be furnished at the time the first order on a credit basis is placed. This furnishes a basis for the credit man to work upon and saves delay in many ways. The impression created by good business methods will always be found valuable. If business methods are used in *securing* credit, it is quite natural to expect they will be used in *extending* credit. And evidence of discrimination in the extension of credit by a retail merchant is a valuable asset; for if the merchant does not receive pay for the goods he sells it can not be expected that he will be able to pay for those he buys.

When placing an order by mail, accompanied by credit references, a separate sheet should be used for the order, as it would, in all probability, go to a different department. The order will go to the order department and the references to the credit department. A copy of both should be kept and filed as a record of the transaction.

As before stated, the system of accounting adopted should be the one most applicable to the business

represented, and the books to be used would naturally be governed by the system adopted. Ordinarily the following books will be found sufficient as a foundation for a simple and comprehensive system of accounting applicable to the retail business: A cash book, journal, purchase ledger, sales ledger and a complete filing system.

When arrangement has been made for a line of credit and the goods are ready to be shipped, an itemized bill or invoice of the goods to be sent is mailed to the purchaser, who, upon receiving same, should check the prices and extensions to see that no mistakes have been made. This is not red tape, but conservative business. The invoices should also be checked with the copy of the order sent, which would be found in the file for "goods bought," after which the copy should be taken from the file and passed to the final (reference) file, leaving on the file for "goods bought" only such copies as would show goods ordered but not shipped. The invoice itself should be passed to a file for "goods in transit," which should be referred to as often as necessary to learn whether goods in transit have arrived.

When the goods arrive the invoice should be taken

from the file and the articles thereon checked with those received to see that no error has occurred or that nothing has been lost in transit. The invoice is then ready to be taken into account and entered on the journal. After this is done the invoice should be placed in a file for unpaid bills, under the date the account would come due or the date same is to be remitted. Reference should be made daily to this file and no account allowed to become past due.

With a complete filing system as a reminder, commonly called a "tickler," much labor is saved and the merchant is kept in constant touch with the condition of his business. He is able to determine for a number of days in advance the bills coming due and can prepare himself to meet them accordingly.

After the bill has been paid, and the necessary markings or receipts attached to show that it has been paid, the invoice should be passed to the final file, under the proper index to be kept for reference.

Extension of Credit.

The question of the extension of credit by the country merchant, and retail merchants in general, is a problem. The indiscriminate extension of credit

on the part of merchants has caused more failures in business—by a large percentage—than any other one thing on record. For this reason, and because it is good business practice as well, *the same care should be used by the merchant in extending credit as is used against him by those from whom he would receive credit.*

The reason for asking credit should be learned from the prospective customer, the length of time credit is desired, and what better prospects he would have to pay at the end of this time than at the present. And the customer should be required to furnish as good references as he would be expected to furnish in order to borrow an equal amount in cash. If the information furnished is satisfactory, and the merchant so desires, an account may be opened; but if not, the word “no” should be used without hesitancy and a positive stand taken to back it up.

The retail merchant should have a means of knowing the credit standing of those with whom he does business or would be likely to do business, similar to that used by the wholesalers and manufacturers for determining the credit standing of retail merchants.

He should not be content to depend upon the references and information furnished by the prospective customers themselves. It is within the reach of merchants to have such a system upon a co-operative basis and one that would be more complete than the system used by wholesalers, as it would be based upon the actual credit experience with the individual, together with such information as would be gained by acquaintance. The plan, a simple one, would be to have a central credit department to which each merchant would make a report of his entire list of customers, rated according to his credit experience with them. These names would be properly arranged and the ratings classified as reported, according to a rating key that might be adopted in conformity with the classification desired.

From these lists books could be compiled for distribution among the merchants that would place them in touch with the credit standing of each individual in the community in which they were doing business. A certain community or district could compile a list of those within its territory, while other communities or districts could do the same in their respective territories; and through the central credit depart-

ment of each of these districts the lists of all of the other districts would be collected. With each community or district doing a portion, and there being no limit to the territory in which districts could be established, it would be but a short time until each merchant would be placed in touch with the credit standing of every individual throughout the country, and the merchants placed in control of the credit situation.

When arrangements for extending credit have been made, the method of handling the account suggests itself. The method should be simple, accurate and labor-saving. The best method to cover these points is through the use of the duplicate account system for current or running accounts.

With the duplicate account system a manifold order blank is used and is so arranged that the total balance of the customer's account is carried forward each time a charge is made. With each charge the customer would receive the original copy of the order placed on that date, with price extended, which would be added to the balance brought forward, showing at all times the total indebtedness of the customer. The duplicate would remain in the

office for reference. The manifold order blanks would be placed in book covers bearing the name of the customer whose account appeared therein, and the books would be filed in a filing rack properly indexed. From the duplicates remaining in the office charges would be made in the sales ledger; and at the end of the month the total aggregate of the sales for the month would be posted in the ledger under the general heading of merchandise.

Careful attention should be given to the matter of collection. The regular statement plan should be used and customers given to understand that they are expected to pay according to arrangement. If they do not, the reason should be ascertained. Neglected collections serve to greatly increase the undesirable credit-asking population, and each day that a risky account is allowed to stand it is just so much harder to collect.

If the same effort were made to collect for goods already sold as is made to sell them or to secure new trade, the profit to the merchant would be surprising. Collecting is a disagreeable part of running a business, and therefore does not receive the attention it should.

FORMAL AND OFFICIAL CORRESPONDENCE.

There is as much difference between formal correspondence and informal correspondence as there is between a book on good manners and one on etiquette.

A formal letter is as brief as consistent with courteous phrasing and often severe in tone. There can be nothing in the least unconventional about a formal letter, and if the beginning be conventionally correct the entire substance of the letter should be correct, even to the signature and the date. The rules are quite as strict in business etiquette as in that of conventional social life; and this is easily understood when one takes into consideration the necessarily social forms of certain lines of business correspondence.

Letters of introduction are in constant demand, and a request for a letter of introduction should be written in this style:

Chicago, Ill., Sept. 8, 1908.

Dear Sir:

I am about to go to New York on a business trip, and remembering your kind offer of assistance, am taking the liberty of requesting introductions to D. O. Darnley & Co. and James Murray & Sons.

Thanking you in advance for your favor and assuring you of hearty appreciation, please believe me,

Yours sincerely,

ARTHUR J. WARREN.

Charles A. Strickland,
56 Washington St.,
Chicago, Ill.

Answer to the Request for a Letter of Introduction.

Chicago, Ill., Sept. 9, 1908.

Dear Sir:

Accompanying this note you will find letters of introduction which I trust will meet your requirements.

It gives me pleasure to be able to do you this service, and should a similar necessity arise in the future, please consider me at your disposal.

Yours truly,

CHARLES A. STRICKLAND.

Arthur J. Warren, Esq.,
Mead & Sons,
Chicago, Ill.

A General Letter of Introduction.

This will introduce the bearer, Mr. Arthur J. Warren, whom I personally esteem as being a gentleman in conduct and reputation.

Any courtesy shown to Mr. Warren I shall consider a favor to myself, and I bespeak for him all possible attention and service.

CHARLES A. STRICKLAND.

Another Form of Introduction.

Chicago, Ill., Sept. 9, 1908.

Dear Sir:

We take pleasure in introducing the bearer, Mr. Arthur J. Warren, who intends to engage in business in your city.

Mr. Warren has long been a valued patron of our house, and we will consider any courtesy shown him a personal favor.

Very truly yours,

CHAS. A. STRICKLAND & SON,
by Joseph Strickland.

Arthur J. Warren, Esq.,
Mead & Sons,
Chicago, Ill.

A most convenient and exceedingly popular form of introduction is by means of a calling card with, "Introducing Mr. Arthur Warren and commending him to your attention," written in the lower left-

hand corner. This is by far the easiest and quickest method of presenting an introduction.

A response to a letter of introduction is not necessary, but should the recipient wish to make acknowledgment he may do so as shown below. This form is also acceptable for a business house that may wish to express appreciation of influence exerted to increase their business.

Chicago, Ill., Nov. 10, 1908.

Dear Sir:

I wish to express my appreciation of your prompt response to my letter of the 8th inst.

If at any time I can render you a similar service I trust you will not hesitate to command me.

Yours very truly,

ARTHUR J. WARREN.

Chas. A. Strickland, Esq.,
56 Washington St.,
Chicago, Ill.

Request for Information Regarding a Broker:

Center City, Wyoming, Aug. 11, 1908.

Dear Sir:

Having had an unusually favorable year, I have decided to take a flyer in stocks and take the liberty of asking for information regarding a first-class, reliable broker.

Business does not permit a personal investigation, and while I regret being obliged

to trouble you, accept my assurance that any information rendered will be greatly appreciated, and treated as strictly confidential.

Hoping I may be in a position to return any courtesy rendered, believe me,

Very truly yours,

HIRAM BROWN.

Daniel Barnes & Son,
The Temple,
Chicago, Ill.

Reply to the Request for Information:

Chicago, Ill., Aug. 11, 1908.

Dear Sir:

It gives me pleasure to refer you to Samuel Jameson, 200 LaSalle St., for the information you desire.

Mr. Jameson ranks as one of the oldest and most reliable brokers in the West, and I have no hesitancy in recommending him to your service.

Yours truly,

DANIEL BARNES.

Hiram Bowen, Esq.,
Center City, Wyoming.

A letter of resignation, though necessarily brief and to the point, is troublesome for the reason that a pleasant impression is desirable. All reference as to anything unpleasant in past associations must be carefully avoided:

Hartford, Conn., Sept. 10, 1908.

Gentlemen:

After a long and agreeable association with your house I feel compelled, on account of ill-health, to resign my position and desire to terminate my connection with you on the first of next month.

Very respectfully,

WALTER A. BARNES.

Standard Cooperage Co.,
Macon, Ga.

A Letter of Dismissal:

Chicago, Ill., May 3, 1908.

Dear Sir:

We regret to inform you that on and after Jan. 3rd, we shall be unable to retain your services.

Yours truly,

BAILEY, MARSH & Co.

E. B. Fargo, Esq.,
New Orleans, La.

Another Letter of Dismissal:

York, Me., Nov. 4, 1908.

Dear Sir:

We beg to notify you that our house, finding it necessary to retrench expenses, will be compelled to dispense with your services from this date. Regretting the necessity of

this measure and wishing you every possible success in the future, we remain,

Yours truly,

F. HAMMOND & Co.

Wm. Shannon, Esq.,
Portsmouth, Mo.

The Offer of a New Position:

San Francisco, Calif., June 7, 1908.

Dear Sir:

In reply to your favor of the 9th, we hereby offer you the position of Manager of our local retail store at a salary of \$2,950.00 per annum, beginning with Jan. 1, 1909.

Kindly advise me at once if satisfactory.

Very truly yours,

W. G. LEONARD & SON,

By Arthur Leonard.

Chester Morton, Esq.,
Denver, Col.

Should the offer of the new position be declined on the ground of insufficient salary, the following form may be used:

Denver, Col., Dec. 5, 1908.

Gentlemen:

Replying to yours of the 3rd inst., I beg to say that your kind offer of the position of Manager of your local retail store is not

acceptable to me on account of insufficient salary attached.

Yours truly,

CHESTER MORTON.

W. G. Leonard & Son,
San Francisco, Calif.

A Letter of Promotion:

Chicago, Ill., May 2, 1908.

Dear Sir:

We take pleasure in notifying you that on July 1st you will be promoted to the position of District Manager for the New England states.

This promotion has been fairly earned, and we expect to receive most satisfactory results from the advancement.

Very truly yours,

SMALL, BREWSTER & Co.,

by Joseph Small.

Thomas H. Norton, Esq.,
Richmond, Va.

Any formal announcement intended for outside distribution is printed on cards or stationery (note size).

A Notice of Promotion in Card Form:

Mr. Thornton Hammond has been elected to the office of Treasurer of this Company.

Mr. Hammond has been identified with us in various capacities for the past ten

years and this promotion is a fitting recognition of his services and ability.

KINGSLEY RAILWAY PRINTING Co.,
.....President.
Chicago, Ill., Feb. 5, 1908.

An invitation to an annual dinner should be engraved on the heaviest of paper with the seal, name, or monogram of the organization placed at the top directly in the center. It may be worded as follows:

The Onyx Club of Chicago requests the honor of your presence at its Annual Banquet on Thursday evening, March the twenty-fifth, nineteen hundred and seven, at six o'clock, at the Auditorium Hotel.

In the necessity of a refusal this will serve:

Mr. M. M. Baer presents his compliments and regrets not being able to attend the banquet given by The Onyx Club on Thursday evening, March twenty-fifth.

To Mr. Samuel Sands. (Secretary.)

An Invitation to a Floral Reception (Engraved):

Your presence is desired at Arnold's Floral Reception Friday evening, October the tenth, from eight until twelve, prior to the opening Saturday, October the eleventh.

Palmer House Block, Chicago.

This form of invitation should also be used for a formal opening.

Announcements take various forms, such as,

An Announcement of a Return (Engraved):

We desire to announce that Mr. Dunham has just returned from Europe, and is prepared to show his patrons the latest artistic effects in photography.

DUNHAM STUDIO,
311 Michigan avenue.
Chicago, Sept. 20, 1908.

Announcement of a Removal (Engraved):

The Warren Smith Company announces its removal and formal opening on Tuesday, June twenty-fifth, nineteen hundred and eight, at 30 East Washington Street, Chicago.

Lingerie, Waists and Millinery.

On Occupying New Quarters (Engraved):

The Officers and Directors of the Walton Banking Co., Chicago, take pleasure in announcing that the Bank will occupy its New Room on Monday, October 5, 1908.

A cordial invitation is extended to you to visit the bank.

An Announcement on Entering Business (Engraved):

Benjamin Hoyt, D. D. S., desires to announce the opening of an office for the practice of dentistry.

Address.

Hours.

Another Announcement on Entering Business (Engraved):

V. A. FULLER & Co.,
Chicago, Ill.

Mar. 4, 1908.

I have this day formed a connection with the firm of Messrs. Fuller & Company.

Any business entrusted to my care will be greatly appreciated and will receive my closest attention.

JAMES PARKER.

Telephone ———.

On Taking Over the Practice of an Absent Physician (Engraved):

Dr. Robert Miller announces that he will occupy the offices and continue the practice of Dr. John Murray, who has left Chicago for practice in Europe.

(Address.)

On Resuming Practice (Engraved):

Stewart Mann begs to announce that he has resumed the practice of law at Suite 86-87 Ashland Block.

Telephone ———.

On Admitting Son to Partnership (Written):

Messrs. C. V. Burns & Co.,
Boston, Mass.

Gentlemen:

My son having joined me in partnership, I wish to announce that after this date the firm will be known under the name of G. C. Kirk & Son.

Hoping any dealing with our house may be as satisfactory in the future as it has been in the past, and thanking you for the confidence you have always reposed in us.

Yours truly,

GRAHAM KIRK.

Lynn, Mass., Nov. 1, 1908.

An Announcement on the Retirement of a Partner (Written):

Lynn, Mass., Feb. 8, 1908.

Gentlemen:

Mr. James Chase having retired from our firm, we beg to announce the business will henceforth be conducted under the name of Handy & Co.

Hoping this change will not alter the confidence with which you have always favored us, believe us, gentlemen,

Your obedient servants,

HANDY & Co.,

By James Handy.

Graham & Sons,
Lowell, Mass.

On the Death of a Partner (Engraved):

We announce with deep sorrow the death of our Mr. Ossian Moore, which occurred at St. Luke's Hospital, Chicago, on the evening of Thursday, February second, nineteen hundred and eight.

K. F. MOORE MALTING Co.,
Waukegan, Wisc.

An Announcement of Dissolving Partnership (Engraved):

The partnership heretofore existing under the firm name of Swift, Hamlin & Sanford, is this day dissolved by mutual consent.

Messrs. Swift & Madison will occupy the present offices of the old firm and will continue the general business, including the collection of outstanding accounts.

(Signed)

Chicago, Mar. 3, 1908.

JOHN SWIFT,
JAMES S. HAMLIN,
WARREN SANFORD,
HENRY B. MADISON.

Another Form of Dissolution of Partnership (Written):

Akron, Ohio, March 20, 1908.

Gentlemen:

We beg to announce the partnership existing under the name of White, Kennedy & Co. expired by limitation on the 1st inst., and will not be renewed.

A new partnership has been formed under the name of Kennedy & Son and a continuance of your usual patronage is solicited.

Very truly yours,
GEORGE KENNEDY & SON,
By Geo. Kennedy, Jr.
Messrs. Zane, Kune & Co.,
Greenfield, Ill.

Notice of Dissolution (Engraved):

Notice is hereby given that the partnership lately existing between George R. Shannon and Frank Norton, of the City, County and State of Kansas, under the style and firm name of Shannon & Franklin, coffee brokers, has been this day dissolved by mutual consent. Either party will sign in liquidation.

(Signed)

GEORGE R. SHANNON,
FRANK NORTON.

Jan. 1, 1908.

Recommending Successor in Business:

Athens, Ga., Apr. 5, 1908.

Gentlemen:

We beg to inform you the house of B. B. Douglas & Co. has retired in favor of M. V. Long & Co.

The new firm has been associated with us for many years, and we recommend it with confidence as thoroughly able and business-like.

Hoping you will favor them with your
generous patronage, believe us,

Yours most respectfully,

B. B. DOUGLAS & Co.

James Chase & Sons,
Portland, Oregon.

The Consolidation of Firms:

Chicago, Ill., Jan. 1, 1908.

Gentlemen:

We beg to apprise you of the consolidation of the houses C. C. Blanchard & Co. and Atkins & Shelby, of this city, and all business dealings will, from this date, be under the firm name of Blanchard, Atkins & Shelby.

Trusting you will retain our services and assuring you of our faithful co-operation in all orders, believe us,

Your obedient servants,

BLANCHARD, ATKINS & SHELBY.

Messrs. Chase & Smith,

Akron, Ohio.

On Soliciting Trade:

Chicago, Ill., 15 Lake St.,
Feb. 8, 1908.

Gentlemen:

I have this day opened an office at the above number for the transaction of business as dealer in fine groceries.

All orders will be promptly executed, and I refer you to Messrs. Cahn, Hinkley

& Co., who will give guarantee as to my knowledge and reliability.

Hoping you will favor me.

Very respectfully yours,

JAMES BARTLETT.

Samuel S. Stone & Sons,
Chicago, Ill.

The most conventional form of business correspondence is the official letter. An official letter varies from a formal letter principally in the address and signature. The address depends upon the rank of the one addressed, but the signature is usually "Your most obedient servant."

Foreign forms of official letters are conventional in the extreme, and puzzling to anyone not trained in the use of foreign titles. A democratic country, to be consistent, should use a simple, dignified form of address. The popular style for Americans when addressing the President is:

Erie, Pa., May 2, 1908.

The President,
Washington, D. C.

In regard to the matter I have been asked to investigate, etc.,

.....
Yours with the highest respect.

This style is only admissible to citizens, and is simple and unadorned. "Sir" is not used, and the official signature, "Your most obedient servant," or "Your most humble and obedient servant," is also dispensed with. The style is popular, however, for its very simplicity.

Members of the Foreign Legation, when writing to the President on official matters, would use this form of address:

Washington, D. C., Mar. 4, 1908.
His Excellency, the President of the United
States,
Executive Mansion,
Washington, D. C.

.....
.....

(Signature.)
I am,
With the greatest respect,
Your most obedient servant.

Americans abroad who have occasion to address letters to the Foreign Embassy often make the mistake of using the popular American form of address, giving as a reason, the extremely conventional style used by members of the Foreign Legation when addressing the President of the United States. This

is a poor argument. A foreigner addresses the President of the United States in the conventionally correct style of address for the President of a Republic. An American should be as conventionally correct when addressing a Foreign Power or a member of the Foreign Legation. There is no excuse for stupidity, and the bearer of official tidings, or the individual representing a country in an official capacity, cannot afford to be treated or looked upon with contempt.

Members of the Foreign Legation are given their title in full and their orders to the number of three. "Etc.'s" are used to designate the remaining orders, but these "etc.'s" should not exceed three in number.

Boston, Mass., Jan. 1, 1908.

His Excellency, Sir Robert Hammond, G. C.

M. G., G. C. V. O., G. C. B., etc., etc., etc.

British Embassy,

Washington, D. C.

Sir: or, Your Excellency:

.....

(Signature.)

I have the honor to be,

Your Excellency's most obedient servant.

Should the one addressed have but one order, as is the case with the *present* English Ambassador, *Ambassador Bryce*, who has refused all orders but the Order of Merit, the address would be in this style:

Boston, Mass., June 5, 1908.
The Right Honorable James Bryce, O. M.,
His Majesty's Ambassador Extraordin-
ary and Minister Plenipotentiary,
British Embassy,
Washington, D. C.

Sir:

.....
.....

(Signature.)

I have the honor to be, with the highest
respect,

Your most obedient servant,

Members of the Diplomatic Service of the United States can be addressed as "The Honorable," with the addition of whatever titles they may possess, such as, LL. D., or Ph. D., but the customary style is simply "The Honorable."

Washington, D. C.
The Honorable Whitelaw Reid,
United States Ambassador,
American Embassy,
London, England.

Sir:

.....

This form of address would be the one to use when writing to the Minister to a foreign country, using "United States Minister" instead of "Ambassador."

The old form of "Minister to the Court of St. James," is obsolete, as the English Envoy Extraordinary was raised to the rank of Ambassador Extraordinary in Sir Julian Pauncefote's second term in 1903. Members of the Consular service are always "Esquire." Consuls General are given their title. "Robert Buchanan, Consul General, American Consulate."

Officers of the army, from General down to Second Lieutenant, are addressed by their names in full, prefixed by their titles, and the same rule applies to the officers of the navy.

The Chief Justice of the Supreme Court Would Be Addressed:

Denver, Col., March 7, 1908.

The Honorable, the Chief Justice of the
United States,

Washington, D. C.

Your Honor:

.....
(Signature.)

I am Your Honor's obedient servant,

Judges of the Supreme Court are addressed as "The Honorable Justice (surname), Supreme Court of the United States." Judges of the Circuit Court, the District Court, the Supreme Court of the District of Columbia and the United States Court of Claims are also addressed as "The Honorable Justice (surname)." All letters to Judges begin "Your Honor."

Congressmen are styled "The Honorable (surname), M. C."

The Governor of Illinois can be addressed as "His Excellency, Charles S. Deneen," but the more popular form is as follows:

Athens, Ga., Nov. 5, 1908.

The Honorable Charles S. Deneen,
Governor of the State of Illinois,
Springfield, Ill.

A petition is soon to be sent you regarding John Jones, who was duly convicted of the crime of theft.

I will not take your valuable time by going into particulars, but will ask your kind and immediate attention to this case of John Jones, and assure you that a personal investigation of the case on my part has resulted in my endorsing the petition most favorably.

Yours most respectfully

A Petition to the Governor:

Chicago, Ill.

The Hon. Charles S. Deneen,
Governor of the State of Illinois,
Springfield, Ill.

We, the undersigned, citizens and residents of the State of Illinois, respectfully petition you to pardon John Jones, who was duly convicted of the crime of robbery in the Circuit Court of Cook County, on the third day of August, nineteen hundred and eight, and afterward duly sentenced and is now in the State Penitentiary at Joliet.

(Then should follow a brief history of the case and a statement of the reasons which would warrant a pardon. The petition should be accompanied by a statement in writing made by the Judge and the Prosecuting Attorney from the Court where judgment was pronounced.)

All of which is respectfully submitted.

(Signatures.)

Date.

Mayors can be addressed, "His Honor, Mayor Fred A. Busse," or "Honorable Fred A. Busse, Mayor of the City of Chicago."

A resident official wishing to extend the hospitality of his home to a visiting official would express his wishes in these terms:

Seattle, Wash.

My dear Col. Grover:

I am very glad to receive word in this morning's mail of your proposed trip to Seattle.

It gives Mrs. Colton and myself great pleasure to offer you the hospitality of our home during your stay, and we trust no previous arrangements will deprive us of the pleasure of having you with us.

Very sincerely yours,

JOHN LOMBARD COLTON.

December 10, 1908.

Acknowledgment of Hospitality on Return:

Washington, D. C.

My Dear Mrs. Colton:

I shall hold my trip to Seattle in most pleasant remembrance.

Your cordial welcome and warm hospitality made my stay one of pleasure as well as duty, and I assure you that the recollections of your charming home, as well as the interesting talks with your husband, make me look forward to a renewal of the acquaintance.

Yours most sincerely,

WARREN GROVER.

January 1, 1909.

LETTERS OF APPLICATION.

The majority of applications are written by readers of newspaper advertisements. An application written in answer to an advertisement of this kind is the most difficult because a newspaper advertisement, as a rule, gives no name or address, merely a letter, a number, and the name of the paper in which it appears. The writer has no knowledge as to the reader, the firm, or the location of the desired position. He is "going it blind," and is often hampered by the reluctance to give references that may prove sources of annoyance to persons kind enough to allow him the use of their names. If he could be sure the advertisement he is answering was written by a reliable party, who would not take advantage of the information asked for, he would not hesitate; but oftener than otherwise he will receive no answer to his application and later may find that his friends have been annoyed or his affairs have been mentioned in a way anything but desirable.

These are the reasons for many of the answers to newspaper advertisements reading in this style:

Chicago, Ill., 3 Keane St.,
Sept. 24, 1908.

Dear Sir:

I wish to apply for the position referred to in the enclosed advertisement cut from the "Wahl" of Sunday, the 23rd.

Will you be kind enough to grant me an interview? I can give exceptional references.

Yours truly,
PETER FLAGG.

Where hundreds of applications are received there is no reason why one in particular should be favored unless an influential reference or data as to experience marks it as more desirable than the rest; and this is where the man with a sense of delicacy may not do himself justice in the eyes of the reader.

When a man is willing to take the risk of possible unpleasantness to himself or his friends, he may answer like this:

Chicago, Ill., 8 LaSalle St.,
Sept. 4, 1908.

Dear Sir:

In answer to the enclosed advertisement I wish to state that I have been actively employed in your line of business for five years

and am fully competent to fill the position. I am glad to refer you to Chas. D. Brown, of Smith, Brown & Co., and James Johnson, of Stephen Moore & Son, for further information as to ability. Should you desire an interview I am at your service.

Very truly yours,

HARRISON HARDY.

Telephone _____

After a man has been in business for a number of years his letters get a certain professional tang that may excuse apparent haste, but one entering business cannot be too painstaking. All applications, with the exception of those applying for stenographic positions, should be written in long hand, and the minutest attention should be given to punctuation and spelling, while the address should be faultless.

An Application From a Boy Who Is Entering Business:

Evanston, Ill., 5 Surf St.,
Oct. 3, 1908.

Dear Sir:

I wish to apply for the position of clerk, advertised in "The Tribune" of Oct. 2nd, and can say I am strong, willing and anxious to give satisfaction. I give as reference Mr. Samuel Watson, of Watson & Burton.

Hoping you will grant me an interview,
believe me,

Yours respectfully,

HENRY HOLMES.

When the application is for a position in another city, it is courteous to mention the source of information.

An Application for the Position of Bookkeeper:

Kansas City, Kan., Aug. 5, 1908.

Gentlemen:

Mr. Frank Mason, my former employer, tells me you are looking for a competent bookkeeper. I was in the employ of Mr. Mason for six years, and give him as reference for ability and character.

Hoping my application will meet with your favor, believe me,

Yours respectfully,

JOHN DEAN.

Gordon McLain & Sons,
53 South St.,
Chicago, Ill.

An Inquiry as to Applicant's Character:

Chicago, Ill., 53 South St.,
Aug. 10, 1908.

Frank Mason, Esq.,
Kansas City, Kansas.

Dear Sir:

Mr. John Dean has made application for the position of bookkeeper with us, and re-

fers to you as having been his employer for six years. We would like to fill the position, which is an unusually responsible one, as quickly as possible, and should you approve of his application we shall send for him immediately. Will you kindly inform us, at your earliest convenience, whether his statement is correct, and if you can recommend him as thoroughly competent and trustworthy?

Trusting we are not putting you to any inconvenience, we remain,

GORDON McLARNIE & SONS.

Reply to Inquiry as to Applicant's Character:

Kansas City, Kan., Aug. 13, 1908.
Gordon McLarnie & Sons,
53 South St.,
Chicago, Ill.

Gentlemen:

Replying to your inquiry of the 10th regarding the character and business ability of John Dean, who was in my employ for six years, let me say that Mr. Dean is deserving of my heartiest recommendation. During his stay with me he so managed his department that he not only won my entire confidence and trust, but the respect of his associates as well; and had it not been for a nervous breakdown (from which, I am glad to say, he seems now to have entirely recovered), I would not have parted with him. I can cheerfully recommend him for the position you mention, and assure you

that you need not hesitate to at least give him a trial.

Yours very truly,

FRANK MASON.

When circumstances will permit it is always better to call in person than to write. It will probably be necessary for you to write an application also, after the interview, for filing purposes, but nothing takes the place of a personal interview. State your experience and qualifications as briefly as possible, and if an agreement is entered into give your references. A man should be his own best reference.

When writing a letter of application after the interview, follow the same rules, and be careful to say no more and no less than you have already stated. Clearness, brevity, neatness and dispatch are surprisingly helpful.

When writing for a position in another city, if possible, give references in that city, or if the position is an important one, enclose copies of your best references. This saves time and makes a decided impression.

A Teacher's Application:

Louisville, Ky., Aug. 4, 1908.

Dr. Clarence F. Condon,

Washington, Tenn.

Dear Sir:

I wish to apply for the position of teacher of rhetoric in Condon College. My references as to character, experience, and ability are from well-known men in my home town, where I have spent the greater part of my life.

Assuring you of my most faithful efforts should you favor me with the position, believe me,

Very respectfully yours,

AUGUSTA POHOKUS.

An Application from an Advertising Man:

Chicago, Ill., 1 La Salle St.,

Oct. 1, 1908.

Gentlemen:

I am informed by Mr. Seth Warren that you are desirous of finding a wide-awake, snappy, thoroughly up-to-date advertising man who understands the public and has been successful in handling trade. Believe me, if I seem to boast, I am but giving you results already achieved, as you may see by the accompanying pamphlets; and will further inform you that I have had an offer from Swift & Sampson, of your city, for a five years' contract at a most favorable figure. Should my references come up to

expectations, I think we can come to satisfactory terms. I believe that the results of a contract between us would prove mutually satisfactory.

If you desire an interview by long distance 'phone I can be reached daily from eleven to one at Harrison 2205.

Yours truly,

DON FRICK.

Messrs. Neal, Plows & Co.,
5 Broadway, N. Y.

From a Solicitor:

Chicago, Ill., Room 23, Ashland Blk.,
Sept. 2, 1908.

Dear Sir:

Through your advertisement in the "Technical Globe," I learn that you are looking for a thoroughly experienced solicitor, and wish to apply for the position.

I have been a solicitor for thirteen years and have worked with such firms as SMITH, WARE & COMPANY, and RENFREW, FUME, LANGDON & CURTIS.

If my application meets with favor I will be glad to run over to Detroit for the pleasure of a personal interview, at which time I will present my credentials for your consideration.

Hoping we may come to favorable terms, I remain,

Yours very truly,

JAMES McDONALD.

Addison Graham, Esq.,
Graham & Co.,
Detroit, Mich.

An Application from a Salesman:

Boston, Mass., 45 State St.,
Oct. 8, 1908.

Gentlemen:

I am informed by Mr. George Cooper, salesman for the house of C. Dunham & Co., of your city, that you are about to take another salesman into your business, and I hereby apply for the position. My experience has been sound, and the training I have received of the best—quick, sharp, decisive and honorable. I started with the well-known firm of Bacon & Jones, of this city, and have taken care always to ally myself with houses of the same conservative standing.

For information as to my character and personal habits, I would refer you to Mr. Cooper, and hope to hear from you at an early date. Believe me,

Respectfully yours,

ROBERT RAWDON.

Messrs. Manson, Zerr & Humphrey,
Philadelphia, Pa.

An Application from a Press Agent:

Chicago, Ill., Room 87, Monadnock Bldg.
Sept. 1, 1908.

Dear Sir:

I hereby apply for the position of press agent. There has never been a time, since I was twenty (and I am now forty) when I have not been associated with some newspaper. I have been on the staffs of the

Boston "Net," the New York "Sieve," and the Chicago "Megaphone," writing under the pen name of "Fountain." Also I filled the position of press agent for Homer Long for five years, and resigned only on account of the change occasioned by his unfortunate death.

Hoping you will grant me the pleasure of an interview on your arrival in Chicago, believe me,

Yours truly,

SAM SMITH.

David Davidson, Esq.,
Hotel Merridan,
Cleveland, Ohio.

*From a Father Who Desires His Son to Enter
the Law Offices of a Prominent Law Firm:*

Rochester, N. Y., Sept. 25, 1908.

My Dear Mr. Beechwood:

My son, Henry, who graduated this year from the Columbia Law School, desires to begin the practice of his profession by entering the office of a firm such as I have always found yours to be—reliable, able, and thoroughly business-like.

It would gratify me greatly if my son could have the advantage of your large experience.

Yours very truly,

W. VANDEGRIFT BOTSFORD.

Hiram Beechwood, Esq.,
Beechwood, Miller & Lyman,
New York, N. Y.

From a Father for His Son:

Watertown, N. Y., Feb. 7, 1908.

Gentlemen:

My son, Samuel, having just left school, wishes to secure a position in the office of some manufacturer, hoping thereby to become thoroughly trained in his father's business. He would have preferred a position in my office, but I consider that training in other circumstances would be of greater benefit to him. If you will let me know at your earliest convenience, whether there is any possibility of his securing a position with you, I will esteem it a great favor.

Very truly yours,

ARTHUR ARNOLD.

W. W. Williams & Co.,
Lowell, Mass.

An Application from a Father Whose Son Wishes to Enter a Railroad Office:

Syracuse, N. Y., Oct. 5, 1908.

Dear Sir:

My son, Edward, from his earliest infancy, has had a passion for railroading, and now that he has finished school, and is competent to make choice of a profession, is still loyal to his early love. I am somewhat disappointed, as I had hoped to take him into my firm, but as his elder brother has been with me for some years and carries the burden of the business, I feel that I can indulge this son in his nat-

ural bent. Have you a vacancy that he could fill? He is entirely inexperienced, but is eager to learn, has an exceptionally good memory, is quick, accurate and in the best of health. If there is anything, no matter how small, that you can give him for a start, I shall esteem it a great favor.

Yours very truly,

EDWARD VAN DEUSEN.

Franklin Simmons, Esq.,

Grand Cross R. R.,

Buffalo, N. Y.

Business in all its commercial forms is exactly the same for a woman as it is for a man, but there are certain lines of work open to women that are barred to men, and correspondence regarding some of these lines would necessarily vary from the usual form of business letters.

*From a Man Who Wishes His Daughter to go
Into Newspaper Work:*

Xenia, Ohio, Feb. 11, 1908.

My Dear Mr. Smith:

My daughter, Margaret, wishes to become a newspaper woman; and remembering my agreeable associations while on your staff, I am applying to you for a position on the "Dawn" or the "Aftermath." I believe she possesses qualifications necessary for editing woman's stuff, and that she has more than ordinary ability. Her training

has been as a writer of short stories, sketches, etc., which have been published and some of which have attracted attention. She seems to have a decided "news instinct," and, I feel confident, will succeed if you are able to give her a trial.

I hope you can find something for her, for I know she can be under no more desirable employer than yourself.

Sincerely yours,

PHOEBUS SPINKARD.

An Application as Governess:

Brookline, Mass., 2 West St.,
November 3, 1908.

Mrs. James Gleason,

Dear Madam:

I hear, through Mrs. John Raymond, that you are desirous of finding some one who can acceptably fill the position of governess for your three children. I would value the position highly, and can refer you to Mrs. Raymond, and Mrs. Kenneth Sawyer, regarding my ability in the management of children and efficiency as teacher of French, German, and all studies needful for collegiate training. The work of teaching is extremely congenial, and I have always met with the best of success.

Hoping you will grant me the pleasure of an interview,

Yours very sincerely,

ELIZABETH MADISON.

*From a Lady Wishing to Chaperone a Party of
Girls on a Foreign Tour:*

Brookline, Mass., 9 Harvard St.,
March 23, 1908.

My Dear Mrs. Wolff:

I have been asked by Mrs. Maurice Addison to write you regarding the plans for my annual trip abroad.

I take with me a party of ten young ladies whose families I know, personally, and whom I can vouch for in every respect. The party has already attained the number of eight, and Mrs. Addison, who is a mutual friend, thought your two daughters would be a valuable addition. The girls are all delightful. Two have already crossed with me three times, and the others, with the exception of the three daughters of Mrs. Carl Stevens, of Exeter Chambers, have accompanied me once.

We try each year to make as few changes as possible in the members of the party, as the girls learn to know each other thoroughly well, and are somewhat reluctant to accept new traveling companions; but two of the usual group were married this spring, and your two daughters, I am sure, would be sincerely welcomed to the vacant places.

You undoubtedly see why I am obliged to be so careful in my selection, and I never accept a girl whose name is not approved of by the others.

It will give me great pleasure to call should you allow Miss Edith and Miss

Dorothy to join the party, and I can then go into necessary detail.

Most sincerely yours,
KATHERINE MORTIMER.

An Application from a Professional Care-taker:

Chicago, Ill., Oct. 4, 1908.

Mrs. Henry Connell,
Brookline, Mass.

Dear Madam:

As you usually spend the winter out of town I am taking the liberty of writing you regarding the care of your house during your absence.

For some years I have had charge of houses and flats whose owners were out of the city, and have not only found it profitable, but have many testimonials, speaking in the highest terms, of my ability.

You have but to pack and I will see to everything else, making an inventory of the remaining articles and, if desirable, on your return will have the house in complete readiness for you, including the servants.

If you can make use of my services, I shall be glad to call and answer questions as to terms, references, etc.

Very respectfully yours,
ELLEN ROBINSON. ³

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